

Social Security Bulletin

November 1945

Vol. 8

No. 11

Administering Unemployment Insurance

Claimants and Job Openings in Three Cities

UNRRA and War's Aftermath

*Resources of Widow and Child Beneficiaries in
Seven Cities*

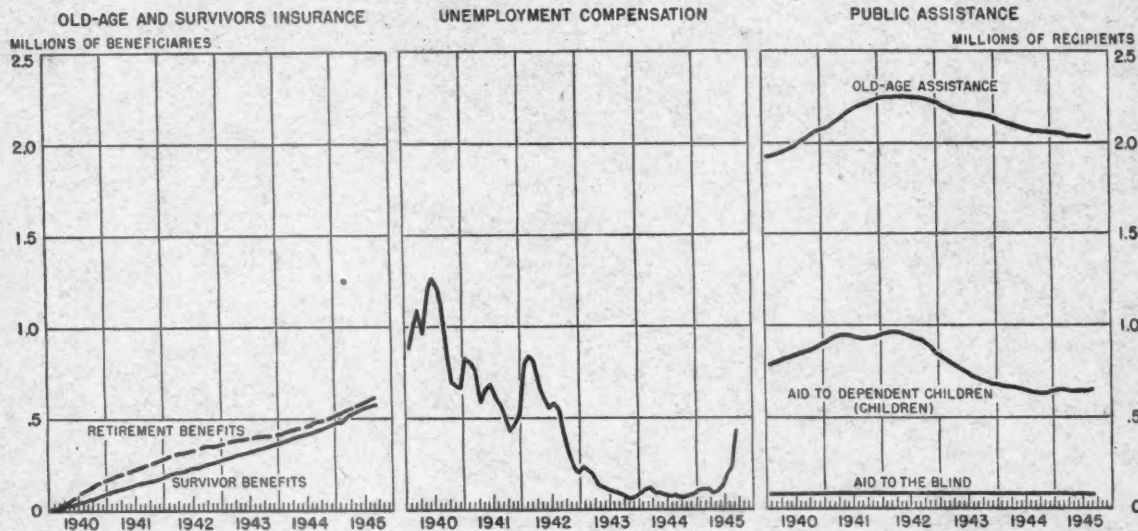
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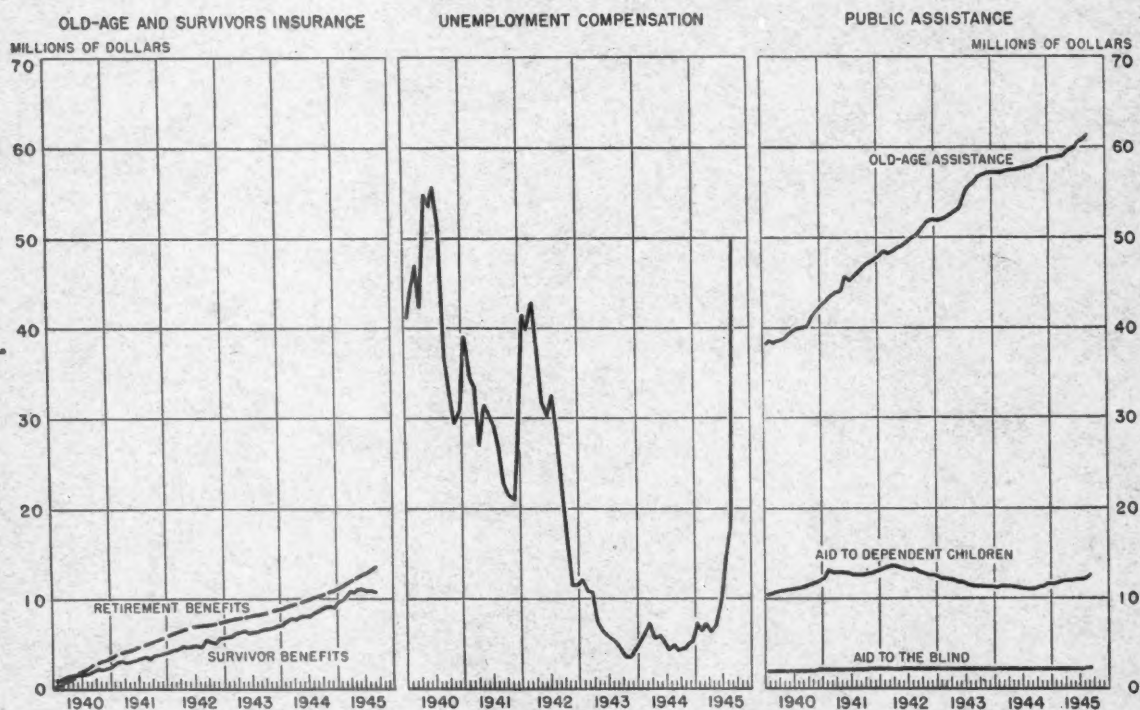
WASHINGTON, D. C.

Social Security Operations*

INDIVIDUALS RECEIVING PAYMENTS



SOCIAL SECURITY PAYMENTS



*Old-age and survivors insurance, beneficiaries for whom payments were certified and amounts certified during month; unemployment compensation, weekly average number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.



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Social Security in Review

Employment in October

The full force of the sudden shift from war to peacetime conditions hit the economy during October—the second month after the precipitous cancellation of war contracts and the first month of large-scale demobilization of the armed forces. Both aspects of the reconversion proceeded more rapidly than most observers had anticipated before the Japanese surrender.

Exactly how many war jobs have been terminated since August 18 is not known, nor do we know how many ex-servicemen have returned to civilian occupations or to what extent the additions to the civilian labor force have been absorbed by expansions in peacetime production. The best available information suggests that, between VE-day and the surrender of Japan, about 2 million war jobs were eliminated, at a rate of 150,000 a week. The sudden surrender of Japan accelerated this pace. About 3 million war jobs were terminated in the second half of August and some 2 million in September. These figures do not include activities indirectly related to the war effort, such as agriculture, transportation, and service industries in booming centers of munitions production. If these are included, the number of persons who lost wartime jobs after the surrender of Japan is probably about 6 million. Perhaps 3 million of them turned to peacetime jobs in the same establishment in which they were employed during the war, in many cases without any interruption in employment. The other 3 million were presumably laid off.

At the same time, the Army and Navy were discharging men at a weekly rate of about 100,000 in August, 150,000 in September, and more than 250,000 in October. In all, more than 2 million servicemen and women left the armed forces from August 18 to October 31. How many of them had returned to civilian jobs by the end of October and how many

were still on furlough or taking vacations is not known.

To some extent, a similar reservation should be made about the laid-off war workers. There are indications that some took vacations or withdrew temporarily from the labor market and did not file claims for unemployment compensation until several weeks after their wartime jobs ended. Assuming that 1 to 1.5 million ex-servicemen and former war workers were not in the active labor force by the end of October, the influx of workers to peacetime occupations may have totaled 6.5 to 7 million. Excluding the 3 million who were retained by their wartime employers, an additional 3.5 to 4 million peacetime jobs were needed to absorb reconversion unemployment.

The characteristic feature of the labor market during the 10 weeks from the middle of August to the end

of October was that the sudden elimination of war jobs was followed by a gradual rise in the demand for peacetime jobs. The lag between the termination of war jobs or military service and workers' active search for peacetime jobs contributed to the smoothness of reconversion.

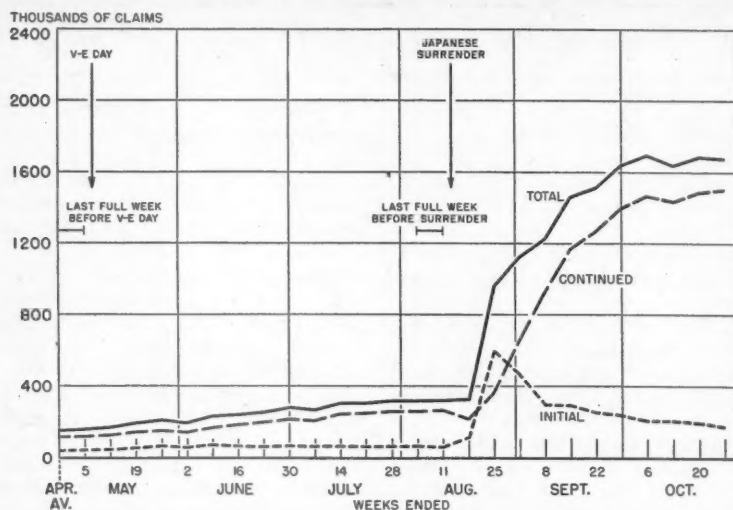
If there had been no additional work opportunities and new applicants could have found peacetime jobs only by displacing other workers, unemployment would have jumped from 800,000 in August to 4.5 or 5 million in October. This did not happen, however. The 1.5 million reported by the Bureau of the Census as unemployed in October was only about 700,000 more than the August number.

Unemployment in October was not more than a million above the record low of last summer and at no time reached the figure usually regarded as the irreducible minimum for frictional unemployment under normal conditions—2.5 million. This fact indi-

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Weekly number of claimants for unemployment benefits, May 5–October 27, 1945



cates that, in addition to the 3 million former war workers who presumably shifted directly to peacetime jobs, another 2.5 million or 3 million individuals disappeared from the ranks of the unemployed. Some of them found peacetime jobs, made available partly through expanding civilian production and partly through curtailment of weekly hours of work; others—the emergency war workers—withdrew from the labor market, as had been anticipated.

The weekly number of claims filed in State unemployment compensation offices averaged 1.7 million during October—200,000 initial, 200,000 waiting-period, and 1.3 million compensable claims. The last increased slowly but steadily, while initial and waiting-period claims declined gradually. Changes from week to week were so small that the total number of claimants remained nearly constant, the number who filed initial claims being almost exactly offset by the number of former claimants who found jobs.

The turn-over was undoubtedly slowed down by labor disputes and pending wage controversies. Despite these interruptions, however, from 10 to 15 percent of the claimants left the unemployment compensation rolls each week—a rate which corresponds to a monthly rate of reemployment of about 50 percent.

THE WEEKLY NUMBER of claims filed in October in local unemployment com-

pensation offices does not differ widely from the total number of unemployed as estimated from the monthly labor-market surveys of the Bureau of the Census—1.5 million. This relationship between the two figures, however, is not typical of the two series. Generally speaking, the unemployment compensation series contain many persons who are not included in the unemployment figure of the Census and vice versa. Because of particular conditions in October, the number of persons filing unemployment compensation claims but not counted as unemployed by the Census happened to be larger than that of persons counted by the Census but not included in unemployment compensation records.

The Census considers as "unemployed" only persons who had no work whatever in the enumeration week. It does not count among the unemployed those who lost their jobs during the week or were unemployed at the beginning of the week and found a job later. The figures of claimants reported by State unemployment compensation agencies, on the contrary, contain the weekly turn-over of unemployment—persons who were separated from their jobs and those who found work during the week. This difference may represent 300,000 to 400,000 persons.

Moreover, the Census does not count as unemployed persons who have jobs but were laid off temporarily or those who did not work during the enumeration week because they were directly involved in a labor

dispute. Some of these persons are entitled to unemployment compensation benefits, however, and it is possible that as many as 100,000 or even 200,000 claims came from this group in each week in October.

All in all, the weekly figure of claimants in October (1.7 million) may include about 500,000 who would not have been included in the monthly unemployment count of the Census.

On the other hand, the Census figure includes unemployed workers who are not covered by unemployment compensation: veterans, farm laborers, railroad workers, persons laid off by governmental agencies, domestic servants, casual and submarginal workers without sufficient wage credits, new entrants in the labor market, and the like. All these groups may have totaled about 300,000 to 400,000 in October—an amazingly low figure explained by the fact that almost all the lay-offs during the reconversion took place in covered industries and there is at present little unemployment among persons in noncovered occupations.

Thus, in its survey for October the Census did not count as unemployed about a half million persons who were on the weekly rolls of claimants in local unemployment compensation offices, but it included several hundred thousand persons not covered by the unemployment compensation program. As a result of these differences the unemployment figure for October released by the Census is somewhat lower than our current number of claims of all types.

September in Review

The number of unemployed persons who filed initial claims for unemployment benefits dropped from 1.2 million in August to 1.1 million in September. On the other hand, continued claims numbered 4.2 million, three times the August volume, and net payments reached \$49.9 million—the highest monthly expenditure, except for the period May–August 1940, since benefit payments began.

The average weekly benefit payment for total unemployment has increased steadily during the past year. From \$15.95 in the third quarter of 1944 it rose to \$18.44 in July–September of this year, partly as a result of the higher benefit schedules now in effect in several States and partly because the higher wages of former war work-

(Continued on page 46)

Administering Unemployment Insurance

By A. J. Altmeyer*

TO MANY PERSONS it seems strange that there are a million and three-quarters jobless workers who are claiming unemployment insurance benefits at the very same time that thousands of jobs are "going begging." This situation has led some people to question the basic purpose of unemployment insurance. For many years before the passage of unemployment insurance laws in this country, we who advocated unemployment insurance faced the argument that it would discourage thrift, encourage idleness, and interfere with the free movement of workers from depressed areas. Little did we think, however, that 10 years after the passage of unemployment insurance laws these ideas could still be so readily accepted.

The Function of Unemployment Insurance

Administrators of unemployment insurance have a solemn obligation to dispel these erroneous ideas. If they continue to prevail and grow in strength they cannot help but defeat the fundamental purpose of the laws which we are sworn to uphold and administer to the best of our ability.

The best way to dispel these erroneous ideas is to present the facts to the public as we know them. There is no advantage in arguing in the abstract. Those who believe that people generally are inherently lazy and would rather be paid for loafing than for working will never be convinced. Others who, like myself, believe that most people want to work, want to support themselves and their families, want to exercise their highest skills and aptitudes, and want to make a significant contribution to the life of their community and their Nation, do not need to be convinced.

The seeming paradox of unemployed workers and jobs going begging existed long before the advent of unemployment insurance, as the old files of the public employment offices clearly show. Workers are not like checkers which can be moved from one square to another in the twinkling

of an eye. They are not interchangeable parts that can fit into any job, anywhere, any time. They are human beings with widely varying skills and experience and personal situations. Every study of a local labor market has disclosed this fact.

Even taking totals we find, for example, that in one community where there are 4,000 women and 2,000 men registered for benefits, the number of employer orders on file calls for 1,922 women and 2,745 men. Without breaking down the characteristics of the jobless men and women and the job specifications of the employers, it is evident that there are no jobs available for 2,000 women. If you go a step further you may find that these 2,745 job orders for men could by no means provide work for the 2,000 men who were unemployed.

For a dramatic example of the hurdles that may arise in matching jobs and men, take the situation that arose when a wartime ruling suddenly closed night clubs and threw many musicians and waiters out of work. Then employers were calling loudly for more and more men, but where were most of the jobs? On the docks and the railroads, in the foundries and mines, in shipyards and lumber camps. A man who is accustomed to handling a fiddle or a tray is usually not equipped to earn his living with a crowbar or saw or ax. Even when he is ready to try that kind of a job, most employers will not hire him readily.

It is the function of the public employment offices to facilitate the reemployment of unemployed workers through telling workers about suitable job openings and telling employers about suitable applicants. It is the function of unemployment insurance to give workers some protection against loss of income during the interval between jobs. There is no conflict between these two functions. Each supplements and strengthens the other. By providing the jobless worker with benefits, we enable him to maintain himself. We give him a reasonable opportunity to locate a job which utilizes his highest skills, and we also make it possible for the public employment office to do a better job of placement.

Everyone benefits when a worker is placed in a job which utilizes his highest skills and is not forced by dire necessity to take the first job that comes his way, no matter how unsuitable it may be. The worker benefits because he presumably can earn more and get more satisfaction out of the job. The employer benefits because he gets a worker who is fitted for the job and because high employee morale increases efficiency and reduces turn-over. The community and the Nation benefit because utilizing the maximum skills of our people means achieving our maximum productivity, upon which the general welfare depends.

It has been estimated that between 6 and 7 million jobs directly or indirectly related to the war effort were wiped out in the 10 weeks following the surrender of Japan. The fact that only 1.7 million claims for benefits are current indicates in itself that the workers of this country prefer jobs to unemployment insurance. That more than 2 million persons—or about two-thirds of all the workers who filed claims since VJ-day—had already left the claims rolls before the end of November is further proof of that fact. In two cities where studies were made recently it was found that two-thirds of the workers who left the claims rolls took jobs before they drew a single benefit. Unemployment insurance is not putting a brake on reemployment of laid-off workers. On the contrary, it is facilitating it greatly.

I want to quote part of a radio address made by one State administrator to tell people how unemployment insurance actually works in his State, because even now so many people do not realize what such a system really is.

The law provides that an insured worker shall qualify for payments only when he registers for work. He must have worked in insured employment. Under ordinary working conditions an insured worker could get payments after about 17 weeks of full-time work. His minimum insurance may not exceed a total of \$23 payable over 8 weeks, the maximum \$360 in 20 weeks. He must be out of work through no fault of his own. Misconduct or voluntary quitting stops his insurance. He must be able to work. No sick or disabled person should receive payment. He must be willing to work and available for suitable work.

Many have never understood these conditions. Suitable work is very dif-

* Chairman, Social Security Board. This article is based in part on an address made at Ninth Annual Meeting of the Interstate Conference of Employment Security Administrators, Baltimore, Md., Oct. 23, 1945.

difficult to define, especially in the border-line cases. Just common sense and sound reason must apply to each individual case.

The law provides that each insured employer notify the Division of Employment Security when he lays off an employee. The employer is notified each time one of his former employees makes a claim for insurance, and asked to confirm or deny the statements of the claimant. Among the harshest critics are those who fail utterly to fulfill their responsibilities in these cases.

Here are some facts over which this great hue and cry has been raised. About 45,000 in this State have lost their jobs since VE-day; 57,000 have been released from military service. About two percent of those insured . . . have made their first or initial claim after waiting 1 week at least from the date of losing the job. Many find work before receiving a check.

Few people believe that the extremes of war wages will continue. But even fewer would like to see wages return to prewar levels. We must maintain purchasing power. We can return to prewar levels no more safely than spears and hand shields can repel the atomic bomb, or no more successfully than the ox cart can compete with the speed of a jet-propelled plane . . .

The Division of Employment Security is a connecting link between capital and labor. It can serve one best only when it serves both best. The law is our guide and must be followed fearlessly and impartially.

In some instances, we as administrators may have contributed to the misunderstanding and lack of confidence on the part of the public as to just what the situation is. Effective teamwork between the U. S. Employment Service and the State unemployment insurance agency has not always been achieved. When public criticism has arisen because unemployed workers were drawing benefits while job openings were unfilled, there has sometimes been a tendency for local employment offices and local unemployment insurance offices to engage in mutual recrimination, instead of jointly analyzing and presenting the facts or correcting the administrative derelictions, if any. Sometimes each office has charged that the other is to blame. Engaging in recrimination instead of undertaking to develop effective working relations is somewhat like committing hara-kiri. It destroys confidence in both employment service and unemployment insurance.

Administrative Interpretation

At the heart of our present problems as unemployment insurance administrators is the responsibility for

interpreting the statutes that we have sworn to uphold in applying them to specific situations. John R. Commons, a pioneer in social legislation in this country, was fond of saying that "Administration is the law in action," translating dead words in a statute book into living reality. I know of no type of law which gives the administrator wider latitude in making decisions vitally affecting so many people than does unemployment insurance. No matter how carefully and specifically a State law may be written defining such terms as "able and available for work," "voluntary leaving," "suitable work," and "good cause," it is administration that must put content into these concepts by applying them to individual cases.

In Maryland, for example, the State agency has interpreted its law to permit the payment of benefits to students while they are going to school if they are insured because of previous jobs in covered employment and no suitable job is now open to them. So far as I know, no other State has interpreted its law in this way. The Maryland agency has made a distinct contribution toward effecting the immediate purpose of its law and accomplishing a desirable general social purpose as well. If benefits were paid to insured youngsters only on the condition that they would *not* return to school, they might be deterred from so doing even though there was little possibility of placing them in jobs. Such a situation would be unfortunate from all points of view. I hope that other States will follow Maryland's lead. Where specific language in a State law prevents such an interpretation, I hope there will be a recommendation for amendment.

Suitable Work

Undoubtedly the most difficult task of unemployment insurance agencies at the present time is in applying the term suitable work in determining what job an unemployed worker must take, if it is offered to him, on penalty of forfeiting benefits he could otherwise receive. Here the State laws confer very wide discretion on each State agency.

On the one hand, Illinois has developed a 12-page written statement to guide all agency personnel. It permits a minimum adjustment period to give each claimant "a reasonable opportunity to look for the work he desires." During this period he can-

not be disqualified for refusal of work if it is outside his customary occupation or at a wage rate lower than his former rate. The minimum adjustment period is 10 weeks for skilled workers, 8 weeks for semiskilled, and 6 weeks for unskilled workers. In addition the State agency has specifically stated that "the expiration of an adjustment period permitted to a claimant does not necessarily mean that immediately thereafter his refusal of work outside his customary occupation or at lower wages in his customary occupation is without good cause." Economic conditions must be considered in making the determination.

On the other hand, I have been informed that at least one State agency has issued the flat ruling that individuals are to be disqualified if they refuse to accept employment in any of their prewar occupations which pays the prevailing rate, without indicating that any weight should be given to the skills developed during the war years or to any of the other factors that go to make up suitable work. On the face of it, such a ruling is not in keeping with the requirements of title III of the Social Security Act or with the letter or spirit of the State law itself, which includes the following usual definition of suitable work.

In determining whether or not any work is suitable for an individual, the commission shall consider the degree of risk involved to his health, safety, and morals, his physical fitness and prior training, his experience and prior earnings, his length of unemployment and prospects for securing local work in his customary occupation, and the distance of the available work from his residence . . .

Voluntary Leaving and Good Cause

There is also wide latitude for administrative discretion in interpreting whether an unemployed worker left his or her last job voluntarily and, if so, had good cause for leaving. In some States a woman who marries and leaves or is discharged because of a company policy not to employ married women has been held not to have left work voluntarily. In other States, a contrary policy has been established on the reasoning that the woman knew of the company rule and in getting married she voluntarily brought about her own separation. One State has held that it is good cause for a

woman to leave her work to join her soldier husband, regardless of the permanency of her stay in the new community. Another has held that a woman does not have good cause for such voluntary leaving.

Similar differences exist in determining whether an unemployed worker had good cause to refuse a proffered job. One State has interpreted good cause to permit a woman to refuse a job which left her child unattended at night. That State's Board of Review declared that "this is a sound social policy intended to protect the family life. The growth of juvenile delinquency during this war emphasizes the need for following this policy." In another State, however, a textile worker who refused night-shift employment in her customary occupation because her children needed her at home evenings was held to have refused suitable employment without good cause and to be unavailable for work because she was willing to accept employment during only one-third of the full-time working hours in which employment could be performed.

Good cause for leaving a job should not be limited to causes "attributable to the employer," as it now is in 18 States, but should also include good personal reasons as well. There are many good personal reasons why a worker must sometimes quit his job, such as the fact that the conditions of employment are undermining his health or that he cannot obtain transportation or living quarters near enough to the work. It is basic to our system of free enterprise that workers should be free to exercise their right to move from one job to another in the interests of making the greatest use of their skills and bettering their standard of living and the security of their families.

The distinctive characteristic of workmen's accident compensation is that it sweeps aside the centuries-old doctrine of employer's fault and pays compensation regardless of whether the employer is at fault. Under unemployment insurance, however, we have been moving in exactly the opposite direction. In denying unemployment insurance to workers who are obliged to quit their jobs for causes not attributable to the employer, and in other ways, we have been concerning ourselves too much with the question of fault and too little with the question of paying unemployment

compensation to persons who actually are able and willing to work and available for jobs.

Policy and Procedures

Unemployment insurance inevitably requires difficult judgments on personal situations. We cannot escape this fact. We must consequently make sure that, in the administration of the law, policy and procedures are established which will ensure that all the necessary facts are obtained in an objective way so that decisions may be made fairly and with regard for social consequences. To be fair to workers, a State agency must establish a State-wide policy on these important questions to guide agency personnel. While each case must be judged individually, decisions cannot be equitable and consistent unless there is a State-wide policy. Proper administration requires that individuals in like situations be treated alike. The fact that these issues are controversial is an added reason why the policy of the State agency should be set down in writing. Only in this way can the State fulfill the mandate of "methods of administration reasonably calculated to insure full payment of unemployment compensation when due."

There is evidence that administrative procedures, as well as interpretation, can play an important role in determining the character of the program. During the second quarter of this year, one State denied the equivalent of 70 percent of all allowed new and additional claims on the issue of able and available for work. But in five States there was no denial whatsoever on this issue, and in the important industrial States of New York and Pennsylvania only 2 percent were denied for this reason. In one State, disqualifications for refusal of suitable work were equivalent to 84 percent of all allowed new and additional claims, and in another State, less than 1 percent. With respect to voluntary quitting, the percentage in one State was nearly 80 percent; in New York and California, less than 0.5 percent. On misconduct, in one State the percentage was 9; in California, less than 0.5 percent.

Some of this variation doubtless is due to particular provisions in State laws or special circumstances of the claimants or the character of the labor market. But the very wide range in some of these categories suggests that something more is involved—that

differences in interpretation and procedures are the controlling factor. It is impossible to believe that workers differ in these ways from State to State.

To make the intelligent decisions necessary, an administrative agency must establish procedures to get all the facts when a claim is filed. The appeals process should not be used as a substitute for correcting procedural faults, lack of coordination between the central and local offices, lack of clearly written instructions, or failure to establish a clear State-wide policy on essential and controversial matters.

Evaluating Policy and Interpreting Administration

Problems such as I have mentioned above cannot be solved on the basis of technical knowledge alone. They involve realistic appraisal of complex social and economic factors. They must take into account group attitudes and what Justice Holmes called "the prevailing preponderant public opinion."

Representative Advisory Councils

That is why it is desirable for the State agency to work closely with an advisory council which represents employers, employees, and members of the public, including outstanding citizens and persons versed in labor relations, social welfare, and related matters.

During the postwar period there will be need for reevaluating our entire unemployment insurance program. Proposals have been advanced for converting the present tax-offset system of unemployment insurance into a grant-in-aid system; for establishing minimum Federal benefit standards for unemployment insurance and Federal performance standards for the operation of the employment service. Other proposals involve modifications in the present program to include dependents' benefits, travel allowances, and retraining allowances as a part of an effective employment security program; broadening the coverage of unemployment insurance to include agricultural labor, domestic service, nonprofit institutions, State and local employees, and other groups not now included; and basic changes in the amount and duration of benefits and methods of financing unemployment insurance as a part of

a comprehensive social insurance program. None of these problems can be solved without common agreement as to the purposes of unemployment insurance and a common understanding as to its limitations and values and its relationship to other programs. Here is where an advisory council can make an important contribution.

Out of discussion between the technicians of the State agency on the one hand and the advisory groups on the other can come the sound social judgment that is essential to a social program such as unemployment insurance. The experience in most of the States that have used advisory councils has shown that they can be helpful in improving the program and in developing community understanding of the complex issues involved in unemployment insurance. There is great advantage to employers, workers, and the public generally in the administrator's bringing in representatives of interested groups to help him develop equitable and consistent policies that will be understandable to the people throughout the State, to help him develop recommendations to the legislature for improving the law, and to help him in the task of explaining the law and its administration.

Representative Appeals Bodies

I would go even further in introducing representation of interests into the administration of unemployment insurance by having representative appeals bodies at both the local level and the State level. At present, only four States utilize employers and employees in the first stage of appeals.

Obviously it is more difficult to use employer and employee representatives for hearing appeals than to use only agency personnel. People outside the administration must be trained to understand the law and the precedent decisions. It is sometimes argued that if you have a tripartite system of appeals boards you will have a split decision anyway and the administrators will still have to carry the load, so why go through the agony? It is contended that there is greater delay in using that system than in having the appeal heard by one person representing the administrator. But there are enormous intangible values in bringing representatives of employers and employees into the administration at the beginning of the appeals process.

To do so results in educating not only the individuals who serve on these boards but also the members of the groups to which they belong, in spreading knowledge of the law and the agency's efforts to apply that law fairly. That advantage cannot be measured statistically, but in the long run it must result in fewer initial appeals, fewer appeals carried to the second stage, and in better understanding of the law and its administration.

Great Britain has used local representative committees for more than 30 years with great success. The percentage of appeals taken to the umpire is very small. The cases are handled realistically at the local level, with little legalistic "taint." The committee tries simply to get the facts as quickly as possible and then dispose of the case immediately, even before the claimant leaves the room. The labor man on the board is fully as realistic as the employer representative, and he doesn't let the work-shy individual get by. If anything, he is more searching than the employer representative in his examination of the claimant. The chairman of the appeal tribunal, the public member, is a trained person who doesn't always devote his full time to this type of work. He may be a local person who is not professionally engaged in the administration of unemployment insurance but has developed, over a period of years, a facility in understanding the law and established precedents.

Decentralizing Administration

Advisory councils and representative appeals bodies are two ways of developing means of sensitizing administration to the views and needs of the individuals and groups involved in the administration of unemployment compensation.

States are not taking full advantage of their opportunities in making local determination of claims and in making local payment of benefits. In fact only 14 States allow the local offices to make determinations, and in 26 States no determinations whatsoever are made in the local offices. In only 7 States does a claimant receive his benefit payment through the local office. It will be argued that it is not possible to employ local-office personnel competent enough to make determinations, that they have to obtain the data from the central office

anyway, and that the load on the local office would be too heavy. But the States that do make local determinations and local payments have found the results highly satisfactory. The local-office personnel feel a greater sense of responsibility, the claimants feel better satisfied, payments are speeded up, the load in the local office is not increased, and the load on the central office is decreased.

The Affirmative Responsibility of Administration

Good administration encompasses more than the kind of organization and the kind of procedures that are established. The spirit and understanding of those who make up the organization and carry out the procedures also count. Some people have looked on unemployment insurance administrators as mere bookkeepers or bankers. Others would recognize that in addition to such responsibilities the agency has a judicial function. Many people fail to realize, however, that an unemployment insurance agency is in reality a social agency specially designed to carry out the public purpose embodied in the law.

The social purpose of unemployment insurance legislation is expressed in the declaration of public policy contained in the State laws. It is important for us to keep in mind the social purpose affirmed in the State laws:

Economic insecurity due to unemployment is a serious menace to the health, morals, and welfare of the people of this State. Involuntary unemployment is therefore a subject of general interest and concern which requires appropriate action by the legislature to prevent its spread and to lighten its burden which now so often falls with crushing force upon the unemployed worker and his family. The achievement of social security requires protection against this greatest hazard of our economic life. This can be provided by encouraging employers to provide more stable employment and by the systematic accumulation of funds during periods of employment to provide benefits for periods of unemployment, thus maintaining purchasing power and limiting the serious social consequences of poor relief assistance.

Of course an unemployment insurance agency must carry out its responsibilities for collecting contributions, maintaining employer and employee accounts, and keeping records of benefit payments, which represent far more than what outsiders refer to

as bookkeeping and banking. Of course an unemployment insurance agency must perform a judicial role in passing judgment on claims for unemployment compensation. But beyond these functions an unemployment insurance agency must assume the initiative all along the line. It must make certain that chiseling em-

ployers do not avoid their obligations to pay contributions and that chiseling workers do not mulct the fund. It cannot sit back waiting for cases of dereliction to be brought to its attention, nor can it sit back expecting unemployed workers to know their rights and take advantage of them. It must remember at all times that it

has an affirmative obligation to make certain that unemployment insurance is paid promptly and fully to workers involuntarily unemployed and to only such workers. This is a heavy responsibility. It challenges the conscience and ability of all of us. It is a responsibility that we cannot and will not shirk.

Claimants and Job Openings in Three Cities

By Marvin Bloom and F. Bernard Miller*

CANCELLATION OF war contracts has terminated more than 5 million war jobs. Unemployment compensation claims jumped from a weekly average of about 300,000 to more than three times that figure in the first week after the Japanese surrender and continued to climb until they reached 1.7 million, where they remained throughout October. Claims leveled off at that figure because each week 200,000 claimants were finding jobs in peacetime pursuits while 200,000 other workers were filing claims for the first time. Ten to fifteen percent of the claimants were leaving the claims rolls each week; the average monthly reemployment rate in October was close to 50 percent.

Even though claimants were being reabsorbed rapidly, local employment offices of the U. S. Employment Service in some areas reported large numbers of unfilled job openings side by side with large numbers of claimants. To find out the reasons for this situation, the Bureau of Employment Security of the Social Security Board and the U. S. Employment Service, Department of Labor, surveyed three such areas—Atlanta, Georgia, Columbus, Ohio, and Trenton, New Jersey. The survey covered a 10-percent sample of workers filing claims the week ended October 6, 1945, and a similar sample of claims filed but becoming inactive during the preceding 8 weeks. A 25-percent sample of the job openings in Atlanta and Columbus and all the openings in Trenton were also studied.

*Bureau of Employment Security. Mr. Bloom is a member of the Program Division and Mr. Miller, of the Administrative Standards Division. This analysis is based on a survey of claimants and job orders in Atlanta, Ga., Columbus, Ohio, and Trenton, N. J., conducted by the Bureau and the U. S. Employment Service.

Claimants, the survey showed, did not closely match job openings. Most of the claimants were women, and most of the jobs listed were for men. The bulk of the claimants had come from skilled or semiskilled jobs, while the bulk of the openings were for unskilled workers. Wages offered were far less than claimants had received on their last job, measured by take-home pay or hourly wage rate.

Despite these facts, claimants were being reabsorbed quickly. In each of the three cities, more than 40 percent of the workers who filed claims since Japan's surrender had left the claimant rolls, most of them without drawing any benefits. Those who remained were seeking jobs which best matched their skills and capabilities.

Age and Sex of Claimants

Women represented 60 percent of the claimants in Atlanta, 69 percent in Trenton, and 77 percent in Columbus. By contrast, the great bulk of unfilled job orders were open to men only.

City	Percent of claimants		Percent of jobs open to—		
	Women	Men	Women only	Men only	Both sexes
Atlanta.....	60	40	26	65	9
Columbus.....	77	23	19	81	(1)
Trenton.....	69	31	35	63	12

¹ Less than 1 percent.

Relatively few jobs—12 percent in Trenton, 9 percent in Atlanta, and less than 1 percent in Columbus—were open to both sexes. Of the jobs restricted to one sex, from 60 to 81 percent specified "men only." Women claimants, as a whole, outnumbered the jobs open to them by more than 2 to 1; for Columbus and Trenton the ratio was considerably higher.

City	Number of women claimants	Number of jobs open to women
Three cities.....	11,690	4,832
Atlanta.....	2,593	2,411
Columbus.....	3,442	554
Trenton.....	5,655	1,867

At the peak of wartime manpower shortages, the claims rolls included a large proportion of both old and very young workers. In Atlanta and Trenton, at least, this is no longer true. The majority of claimants in these areas now fall in the age groups in which earning power and employment opportunity are not generally restricted by age (table 1). In Atlanta and Trenton, more than half the men were between 30 and 50 years of age; more than three-fourths of the women were between 20 and 45. Only 3 percent of the men in Trenton and 5 percent in Atlanta were aged 65 or over, while 1 and 2 percent of the women in these areas, respectively, were 60 or more.

Older claimants, on the other hand, were rather numerous in Columbus. Here as many as 18 percent of the men had reached 65 years of age, and an additional 34 percent had reached their fiftieth birthday. The average Columbus woman claimant, however, like the women in Atlanta and Trenton, was between 30 and 39 years of age.

Fear that an opportunity to qualify for unemployment benefits would discourage the return of young persons to school is not substantiated by these data. In none of the three areas were as many as 5 percent of the claimants under age 20.

Most of the Claimants Laid Off From Skilled or Semiskilled Jobs

A large majority of the claimants were last employed in a skilled or semiskilled job. More than a third of the Atlanta claimants last held skilled jobs, while an additional 44 percent had been laid off from semiskilled

Table 1.—Percentage distribution of claimants by age for each sex, three cities

Age	Percentage distribution of claimants					
	Atlanta		Columbus		Trenton	
	Men	Women	Men	Women	Men	Women
Total.....	100	100	100	100	100	100
65 or over.....	5	1	18	0	3	0
60-64.....	8	1	9	1	4	1
55-59.....	8	1	11	3	5	1
50-54.....	9	4	14	4	6	4
45-49.....	11	7	15	10	7	7
40-44.....	14	15	7	16	12	10
35-39.....	28	36	19	41	35	27
30-34.....	15	34	5	21	23	46
25-29.....	2	1	2	4	5	4
Under 20.....						

jobs. While skilled workers were relatively fewer among the Trenton and Columbus claimants, the skilled and semiskilled among these claimants represented more than 70 percent of the total. Workers last employed in an unskilled occupation represented only 10 percent of the Columbus workers, 9 percent of the Trenton workers, and 3 percent of the Atlanta workers.

Job Openings Do Not Match Claimants' Skills

Great disparities existed between the kinds of jobs available to claimants and the kinds of jobs they had last performed. For women, clerical, sales, and service jobs constituted from 40 to 61 percent of all openings, yet only 15 to 18 percent of the women claimants had last worked in these fields (table 2). Jobs requiring high skills were all but closed to women claimants in Atlanta, though almost one-fourth of them had last worked on a skilled job.

Three-fifths of the women claimants in Trenton had performed semiskilled work, yet only one-fourth of the openings called for workers with such skills. Seventy percent of the Columbus women had handled a skilled or semiskilled job; only 28 percent of the openings were in these occupational classifications.

The situation of men claimants was equally striking. Only 2 percent of the Atlanta men had last held an unskilled job, but 59 percent of the job openings for men were classified as unskilled; more than half had worked on a skilled job, but only 15 percent of the openings called for skilled workers. In Columbus, skilled workers, who made up almost half of all the men claimants, were required for only 7 percent of the job openings. In Trenton, although skilled workers were in relatively large demand,

semiskilled workers were proportionately twice as numerous as the jobs calling for their skill level. As in Atlanta and Columbus, more than 40 percent of the job openings were for unskilled workers.

There was a somewhat closer relationship between the prewar or usual occupations of the claimants and the occupations demanded for the available jobs. Among women claimants, more than 40 percent in each of the three cities had been a housewife or had no work experience before the war. As a result there appeared to be *proportionately* more skilled or semiskilled jobs available

than there were women with prewar experience at such skill levels. This picture is changed somewhat when the *number* of skilled or semiskilled women workers (based on prewar experience) is compared with the number of jobs open to them at these skills. Women claimants who had been employed in a skilled or semiskilled job before the war outnumbered the jobs open to them in the present market.

Except for a relatively high percentage of jobs classified as skilled or semiskilled in Trenton (45 percent of the jobs open to men), the jobs open to men in the three areas represented less attractive employment opportunities than the men's prewar skills warranted. Thus, 49 percent of the Atlanta men had worked in a skilled or semiskilled capacity before the war, but only 30 percent of the present jobs called for those skills. By contrast, 59 percent of the jobs open to men were in unskilled occupations; only 11 percent had worked in these occupations before Pearl Harbor and an additional 3 percent had not worked at all. These disparities were also apparent in Columbus, although not to such a marked degree. In all three cities, clerical

Table 2.—Percentage distribution of claimants by last and prewar occupation, and of job openings by occupation, for each sex, three cities

Major occupational group	Atlanta		Columbus		Trenton	
	Percent of claimants by—		Percent of claimants by—		Percent of claimants by—	
	Last occupation	Prewar occupation	Last occupation	Prewar occupation	Last occupation	Prewar occupation
Men						
Total.....	100	100	100	100	100	100
Professional and managerial.....	6	5	1	6	0	2
Clerical and sales.....	10	20	3	7	2	8
Service.....	2	5	5	7	11	3
Agriculture, fishing, and forestry.....	0	7	2	1	5	0
Skilled.....	52	30	15	47	15	7
Semiskilled.....	28	19	15	24	20	19
Unskilled.....	2	11	59	9	15	53
No previous experience.....		3		3		11
Women						
Total.....	100	100	100	100	100	100
Professional and managerial.....	3	2	7	4	2	0
Clerical and sales.....	12	13	27	11	9	38
Service.....	3	11	14	4	12	23
Agriculture, fishing, and forestry.....	0	1	0	0	1	0
Skilled.....	24	6	(1)	21	2	7
Semiskilled.....	54	13	50	49	12	21
Unskilled.....	4	7	2	11	5	11
No previous experience.....		10		10		7
Housewife.....		37		47		38

¹ Less than 1 percent.

Table 3.—Percentage distribution of claimants by gross weekly earnings on last job and of jobs open by gross weekly earnings, for each sex, three cities

Gross weekly earnings	Atlanta		Columbus		Trenton	
	Percent of claimants by earnings on last job	Percent of jobs open by earnings	Percent of claimants by earnings on last job	Percent of jobs open by earnings	Percent of claimants by earnings on last job	Percent of jobs open by earnings
Men						
Total.....	100	100	100	100	100	100
\$100 or more.....	1	(1)	1	0	0	0
90-99.....	4	(1)	1	0	2	0
80-89.....	3	(1)	2	1	4	(1)
70-79.....	10	(1)	18	1	12	2
60-69.....	20	8	18	3	35	3
55-59.....	14	3	15	2	18	2
50-54.....	10	1	21	2	7	7
45-49.....	14	1	4	5	5	10
40-44.....	11	1	11	8	5	10
35-39.....	5	6	9	29	2	28
30-34.....	5	19	1	28	1	19
25-29.....	3	31	0	16	(1)	16
20-24.....	0	25	0	4	(1)	2
Less than 20.....	0	5	1	1	0	1
Women						
Total.....	100	100	100	100	100	100
\$70 or more.....	3	0	1	0	(1)	(1)
60-69.....	5	0	4	0	20	0
55-59.....	6	0	13	0	37	0
50-54.....	17	0	30	0	11	2
45-49.....	30	0	17	0	5	15
40-44.....	11	6	12	0	7	4
35-39.....	5	1	14	6	6	10
30-34.....	8	4	5	12	11	15
25-29.....	25	22	2	36	2	20
20-24.....	6	26	1	35	1	26
15-19.....	1	36	1	11	(1)	3
Less than 15.....	0	5	0	0	0	5

¹ Less than 1 percent.

Table 4.—Percentage distribution of claimants by hourly wage rate on last job and of jobs open by hourly rates, for each sex, three cities

Hourly wage rate	Atlanta		Columbus		Trenton	
	Percent of claimants by wage rate on last job	Percent of jobs open by wage rate	Percent of claimants by wage rate on last job	Percent of jobs open by wage rate	Percent of claimants by wage rate on last job	Percent of jobs open by wage rate
Men						
Total.....	100	100	100	100	100	100
\$2.00 or more.....	(1)	(1)	2	0	12	(1)
1.80-1.99.....	4	0	0	0	(1)	(1)
1.60-1.79.....	4	5	2	(1)	2	(1)
1.40-1.59.....	9	2	6	(1)	0	2
1.20-1.39.....	18	1	25	6	21	9
1.00-1.19.....	25	2	38	7	40	9
.80-.99.....	27	5	13	8	9	21
.60-.79.....	10	22	12	69	7	58
.40-.59.....	3	60	1	8	(1)	8
Less than .40.....	(1)	3	1	2	0	(1)
Women						
Total.....	100	100	100	100	100	100
\$1.40 or more.....	2	0	(1)	0	(1)	(1)
1.20-1.39.....	6	0	3	0	6	(1)
1.00-1.19.....	28	(1)	45	1	57	2
.80-.99.....	46	2	29	0	16	11
.60-.79.....	11	7	20	21	18	37
.50-.59.....	5	25	2	44	3	33
.40-.49.....	4	44	(1)	15	(1)	6
Less than .40.....	0	22	1	19	(1)	11

¹ Less than 1 percent.

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and selling jobs for men were at a premium in comparison with claimants' prewar pursuits.

Jobs Offered Pay Much Less Than Last Job

If all the claimants had been reemployed on the jobs listed with the Employment Service, they would be receiving a cut in take-home pay averaging from 34 to 49 percent for men and from 48 to 53 percent for women. These percentages are based on the following average (median) gross weekly earnings of claimants on their last jobs and wages offered in the job openings.

City	Men		Women	
	Last jobs	Jobs open	Last jobs	Jobs open
Atlanta.....	\$55.75	\$28.30	\$46.40	\$21.70
Columbus.....	53.10	35.20	49.40	25.55
Trenton.....	62.30	37.15	56.90	29.00

Although the fabulous earnings sometimes ascribed to war workers are not in evidence among the claimants, their most recent take-home pay does appear mythical, in many cases, in comparison with wages paid for the open jobs. More than half the Atlanta men earned more than \$50 a week on their last jobs. Such wages were offered for only 12 percent of the jobs open to men in Atlanta (table 3). More than half the jobs listed in Atlanta at present pay \$20-29 per week, and an additional 5 percent, less than \$20. More than 60 percent of the Trenton men earned \$60 a week or more on their last jobs. Nineteen out of twenty of the available jobs pay less than this amount, and 2 out of 3 pay less than \$40. In Columbus the situation is about the same; the majority of claimants had recent earnings of \$55 or more, but now only 7 percent of the jobs offer such amounts.

In Atlanta no jobs open to women paid as much as \$45 per week; 61 percent of the women claimants had last earned that amount or more. More than 40 percent of the jobs open to women offered less than \$20; only 1 percent of the women claimants had earned so little. In Columbus, no jobs open only to women offered as much as \$40 a week; more than three-fourths of the Columbus women had last earned \$40 a week or more. Trenton women claimants, the majority of whom had earned \$55 a week or more, would receive this pay on less than 1

percent of the jobs which were open to them.

Some of these disparities are due to a reduction in the workweek from 48 to 40 hours and a consequent loss of premium overtime pay. In itself, however, such a reduction in hours results in only a 23-percent cut in weekly earnings. *Hourly wage rates* for open jobs were, on the average, 37 to 48 percent below wage rates last received by the men, and 43 to 52 percent below last wage rates of the women.

City	Men		Women	
	Last jobs	Jobs open	Last jobs	Jobs open
Atlanta.....	\$1.10	\$0.57	\$0.95	\$0.46
Columbus.....	1.11	.72	.99	.54
Trenton.....	1.18	.75	1.05	.60

As in the case of the gross weekly earnings, the prospects for reemployment at previous wage rates were con-

siderably narrowed for many claimants. Wages of \$1 or more an hour, paid to 60 to 84 percent of the men claimants on their last jobs, were offered on only 10 to 13 percent of the jobs open to men (table 4). Although only 3 percent of the Atlanta men had last received a rate of less than 60 cents an hour, these wages were offered on 63 percent of the openings.

Less than 1 percent of the women in Atlanta could have been offered jobs paying 90 cents an hour or more, while 68 percent had last earned this much. Two-thirds of the jobs open to women in this city paid less than 50 cents an hour. The situation was almost as striking in the other cities. One percent of the jobs open to women in Columbus paid as much as 80 cents an hour; at least this rate had been paid to 77 percent of the women claimants. Thirteen percent of the jobs open to the Trenton women offered 80 cents or more; 79 percent had been employed at such rates.

UNRRA and War's Aftermath

By Ellen S. Woodward*

As Adviser on Welfare to the United States Member of the Council of UNRRA, the author has participated in the development of this "new venture in democracy in international action." In the September 1944 BULLETIN, Mrs. Woodward outlined the action taken by the Council at sessions in Atlantic City and Montreal. This article deals with the third session in London and also with the author's visit to six camps for displaced persons in Germany, which at that time were administered by the military authorities, with the aid of UNRRA personnel.

THE GRIM REALITIES of the aftermath of total war in wide areas of the world confronted the Council of the United Nations Relief and Rehabilitation Administration as it met in London for its third session in August, during the last days of the fighting. Millions of people in liberated Europe were living in the midst of wholesale destruction and disorganization and enduring extreme deprivation and suffering. The end of the war in the Pacific found millions in the direst need in large areas of China freed from the Japanese. Though victory was at hand, millions of people faced the prospect

of a worse winter than any they had yet experienced. In the opening session of the Council, Lord Latham, the Leader of the London County Council, said: "Whilst the valour of arms has achieved the defeat of the enemy, death and disease may yet claim the victory unless the nations united together in UNRRA can bring health and succor quickly in abundant measure." The means of providing sufficient aid was the urgent concern of this session.

Progress of Relief Operations

Since the second session of the Council in Montreal, in September 1944, relief operations had made slow headway. Military needs had required almost all available shipping

and supplies during the long winter offensive against Germany. UNRRA had not been able to get really under way until early in the spring of 1945 and then had been continuously hampered by shortages of supplies, shipping, and inland transport. Repeatedly, requests for badly needed supplies had to be denied. During this period, criticism of UNRRA was frequent, largely because of public misunderstanding of UNRRA's powers and the scope of its activities. It has only been able to operate as it was invited to do so by the military authorities or the government in control over an area. Only as the United States and the other supplying nations have made supplies and shipping available, and as the receiving nations have fully cooperated in planning and administering the equitable distribution of relief, has UNRRA been able to move ahead in meeting need. Despite these obstacles, the Administration showed a substantial record of accomplishment.

By June 30, 1945, UNRRA had shipped approximately 1¼ million tons of supplies, valued at some \$295 million landed cost. (By November 1, 1945, this amount had increased to more than 2½ million tons valued at \$637 million.) These shipments were primarily food, clothing, textiles, and footwear, and also included medical supplies, such as precious sulphur and penicillin, serums and vaccines, DDT powder to combat malaria and typhus, and X-ray and other hospital equipment. These early shipments had also brought some aid in rehabilitating devastated economies. Supplies for agricultural rehabilitation had been sent in—tractors and other farm machinery, animals, seed, and fertilizer. To a lesser extent, shipments included supplies for industrial rehabilitation—machinery, repair parts, trucks, railroad cars, and raw materials such as raw cotton and wool and metals.

Greece, Yugoslavia, Czechoslovakia, Poland, Albania, and Italy, as countries requiring financial assistance, had received supplies. In addition, small amounts of emergency relief supplies had gone to several Northern European countries that have not asked for financial assistance from UNRRA—France, Belgium, Luxembourg, the Netherlands, Denmark, and Norway. Only small items for medical training and agricultural rehabilitation had yet been sent into

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China, but an extensive program for that country had been planned, to go into operation as soon as China was liberated.

The Administration was carrying on a rounded program of services in Greece, assisting the Greek Government with problems of health, welfare, and displaced persons, and with agricultural and industrial rehabilitation. A program was also in operation in Yugoslavia. The limited program for mothers and children in Italy, voted at the preceding session of the Council, had progressed well. The Administration had recently assumed responsibility for relief in Albania. A mission in Czechoslovakia and a temporary delegation in Poland were working with the governments of these countries to develop programs. Small liaison missions were located in other countries to render special services requested by the governments. A limited program was being planned for Ethiopia.

Almost 4,000 UNRRA personnel were assisting the military in its operations to care for and repatriate displaced persons in Germany. The primary responsibility for these operations, so far carried by the military, was gradually being turned over to UNRRA, which was to assume full responsibility by October or November.

Present Relief Needs

Substantial as was the record of accomplishment shown by the Administration, it was dwarfed by present and future needs of staggering proportions. The representatives of the various invaded nations requesting UNRRA's assistance described the loss of life and the devastation in their countries and their urgent needs if many additional lives are not to be sacrificed.

For example, the member for Poland reported that his country had lost one-fourth of its population—7 million persons; 4 million people had lost their homes; 70 percent of the Nation's horses, 60 percent of its cattle, and 80 percent of its pigs were lost; 80 percent of the railway cars and engines and most of the bridges were demolished; and 425 of 677 hospitals and 75 percent of the health and child welfare centers were destroyed. The delegate pleaded for clothes, shoes, and food, especially for the children, who increasingly are found to have tuberculosis and to be mentally and physically impaired.

The delegate from Czechoslovakia told how UNRRA aid had arrived in time to prevent starvation and typhus and typhoid epidemics. At one time, 153 UNRRA trucks were all the transport available in the whole of Czechoslovakia. The Yugoslav delegate also told how UNRRA last spring had saved the lives of thousands of Yugoslavs who would otherwise have died from starvation, but he pointed out that the present allocation to Yugoslavia is far from enough to maintain bare physical existence. And so, in turn, the ravaged countries of Europe told of their urgent needs and their fear of the coming winter and pleaded for greater assistance.

Additional Requirements

UNRRA faced these needs of unprecedented magnitude with depleted funds and resources. In presenting his report and projected program of operations early in the session, the Director General set forth the hard facts. At Atlantic City it had been recommended that the uninvaded member nations contribute approximately 1 percent of their national incomes for the year ended June 30, 1943, to finance relief operations. These financial resources will be nearly exhausted by the end of 1945, and yet only part of the job which UNRRA was set up to do will be completed.

More funds.—The Administration's program called for the shipment of supplies during the 7 months June 1 to December 31 valued at a landed cost of \$1,052 million.¹ Including some necessary procurement for shipments for 1946, a total of approximately \$1,644 million,² of which \$550 million represented an appropriation yet to be made by the United States,² would have been spent by the end of 1945. Very little funds would be left on hand for 1946. It had been estimated that at least an additional \$1.5 billion would be required to finance assistance during the next year. After this estimate was made, other requests for assistance were received, but action on them had not been taken when the Council met. The assumption of responsibility for relief in new areas would increase the estimates of the total amount of funds required. The resources provided at Atlantic City had proved far from sufficient to provide

even a minimum of relief and rehabilitation for the countries in need of UNRRA assistance.

The Director General put the problem before the Council in compelling terms. Additional funds about as large as those originally contributed must be provided if the peoples of Europe were to be brought through possibly the grimmest winter in history to the next harvest.

Larger amounts of supplies.—The Director General called on the contributing countries not only for necessary funds but also for shipping and supplies in increasing amounts. Even though they were extremely scarce, fats, dairy products, meats, trucks, clothing, and coal had to be provided by the supplying governments. The Director General recognized that meeting UNRRA's minimum requirements would mean sacrifice for the peoples of the supplying nations. Without such sacrifice, the promises made to the invaded countries during Axis occupation could not be made good. With a reminder that "UNRRA represents the pledged word of the United Nations," the Director General declared: "If the contributing countries fail to implement their promise rapidly, efficiently, and generously, aid will not be forthcoming and the name of the United Nations will be a mockery in Europe this winter."

The Director General also pleaded the cause of the countries that have sufficient foreign exchange to pay for supplies and so do not require UNRRA assistance. These countries have also experienced serious difficulties in getting supplies. Destruction and economic disorganization had exceeded expectations, and these countries also must have much greater supplies of food, raw materials, transport, and coal before the winter.

The Director General called on the receiving nations to assist in the equitable distribution of relief supplies, to utilize fully indigenous supplies, to eliminate black markets, and to control prices. Only with the full mobilization of all the resources of the United Nations can the needs of the liberated nations be met during the coming winter.

Action To Finance Operations

Because of their urgency, financial measures, although a source of less debate than some policy questions, overshadowed in importance all

¹ These figures have been increased substantially since the Japanese surrender.

² Pending in Congress as of December 1.

other action taken by the Council in its third session.

Payment of Pledged Contributions

As a first step in supplying funds and supplies for operations, the contributing governments which had not yet made their contributions in full were asked to complete their payments at once. Of the total amount of contributions for operations anticipated by June 30, 1945, only about two-thirds had yet been made available in cash, commodities, or services. The unpaid share of the United States commitments represented the largest part of the pledged contributions that had not yet been made. The United States had authorized a total contribution to UNRRA of \$1,350 million, representing approximately 1 percent of the national income for the year ending June 30, 1943, but \$550 million of this amount had not yet been appropriated by the Congress. In addition, contributions from several other governments, amounting to \$30 million, would either not become available for expenditure until after this year or had only received preliminary approval by the executive branch of the government.

Additional Financial Contributions

Major action to finance the program of operations required to meet the minimum needs during the coming year was the adoption of a resolution proposed by the United States recommending that the uninvaded member nations make an additional contribution of approximately 1 percent of their national incomes for the year ended June 30, 1943. This action is intended to provide funds to finance UNRRA until the end of its operations, which, according to instructions given the Director General by the Council, must be terminated in Europe by the end of 1946 and in China by April 1947. Carrying out this recommendation on financing will mean doubling the amounts of the original commitments by the contributing governments. Nevertheless, the Director General questioned whether even these additional contributions would be sufficient. The provision of these additional funds will depend on action by the United States Congress³ and by the governments of other contributing nations. Whether the Administration

receives the funds to carry out the projected program of operations will depend on the measure of public support that the peoples of the contributing nations give to UNRRA.

In regard to support by the United States, the Honorable William L. Clayton, Member for the United States, reported in an early session of the Council that soon after VE-day President Truman had requested the supply agencies of the Government "to grant priority necessary to meet the minimum civilian requirements of those of our allies who have been ravaged by the enemy, to the fullest extent that the successful prosecution of military operations and the maintenance of our essential domestic economy permit." "If I know the people of the United States," Mr. Clayton went on to say, "I think I can also assure you that they are prepared to continue to make whatever sacrifices may be necessary to go forward with the job of relief and rehabilitation of the liberated areas so long as they are convinced that the job is being well done and that the people of the liberated countries themselves are doing everything in their power to get on a self-sustaining basis as quickly as possible."

Action on Major Policy Questions

In addition to financial problems, the Council at the London meeting was concerned chiefly with two policy questions of major importance—the care of displaced persons who cannot or do not wish to be returned to their homes and the undertaking of relief operations in Italy and Austria.

Care of Displaced Persons

As at preceding sessions, consideration of difficult questions concerning the care of displaced persons required a major share of the Council's time.

Representatives of the military authorities reported that in the 3 months since VE-day they had repatriated more than 4 million displaced persons found in Germany. Some 2 million persons remained, of whom 23,000 were stateless. (By the end of September another million persons had been repatriated, leaving only 1.3 million.) About one-fifth of the camp population were children. Some 1,200 children who were found unaccompanied by any adults had been removed to Sweden,

Switzerland, and France, and about 2,000 more remained in camps in Germany.

Observation of camps in Germany.—Following the Council Session, I had an opportunity to observe at first hand the care provided these persons in six camps in Germany, in each of which from 5,500 to 8,000 displaced persons were living. The military authorities were responsible for the displaced persons operations and for the administration of the camps. UNRRA teams, working under the direction of the military, provided the operating staff for the camps. These teams usually consisted of a director, sometimes an assistant director, supply officer, welfare officer, medical officer, nurse, and secretary. The displaced persons themselves performed most of the work of maintaining the camps.

Housing in the camps was far from satisfactory. Bombed and damaged buildings that had formerly been barracks, warehouses, or even stables were used. Repairs were badly needed to give protection from rain and cold. The buildings had few partitions and so provided little privacy. An effort was made to house members of each national group together. There was little furniture. For the most part, the beds were worn-out army cots with grimy, ragged bedding. In only one camp, where bolts of blanket material had been obtained from German supplies and cut into blanket lengths, did I see fresh whole blankets. Although the camps had insufficient equipment for proper maintenance and appeared dirty, the use of DDT kept them free from flies and insects.

The military authorities had been providing rations of 2,000 calories a day. Food was prepared and distributed from a central camp kitchen. One member from each family lined up to get servings for all members of the family in whatever containers could be found. The scarcity of available milk supplies meant that milk—distributed at the camp hospital—could be given only to infants, very young children, and the aged, and must be limited to one-half pint a day.

The clothes of the persons living in the camps were terribly dingy and worn. Two camps had new materials to use for clothing but had too few sewing machines to make clothes in sufficient quantity.

Each camp had its own hospital and

³On November 27 the House Foreign Affairs Committee approved authorization of an additional \$1,350 million.

medical and dental clinics, staffed usually by physicians and dentists from among the displaced persons. So-called "liberated" equipment and instruments had been taken from German institutions in the community. Seriously ill patients were taken to local German hospitals.

An effort was made to provide schooling for the children, but the classes lacked books and other school supplies. The absence of planning for the constructive use of time and the lack of recreational equipment presented a serious problem. Old and young wandered about with practically nothing to do. The brightest spot in each camp was the chapel where religious services were held. Even though bombed buildings frequently were used for the chapels, the residents of the camps had taken a great deal of care to make the chapel interiors as attractive as possible. In the midst of deprivation, the spiritual life of these people had survived.

Clarification of UNRRA responsibility.—The displaced persons still in Germany are, in many instances, more difficult to repatriate than those who left shortly after Germany's collapse. Some cannot or do not wish to return to their former homes. A question had arisen as to the authority of the Administration to care for such persons without prior approval of their own governments. The Administration requested the Council to clarify existing policies so as to give clear direction on this point. The United Kingdom introduced a resolution, seconded by the United States, authorizing the Administration to assist in giving care on a temporary basis to displaced persons who cannot or do not care to return home, without the necessity of agreement with their governments. This resolution was vigorously opposed by a minority of the member nations on the grounds that such action would interfere with the sovereign rights of nations and would involve UNRRA in political activities in opposition to some member governments. The proponents of the measure, on the other hand, took the position that a requirement for consultation with the government concerned on each relief applicant would give individual governments a veto on UNRRA operations that would prevent UNRRA from performing its basic relief job. They argued further that such a procedure would involve

UNRRA in making distinctions on political grounds in administering relief.

A substitute resolution was finally adopted, with four council members voting against it. This action authorized the Administration to give purely temporary care to displaced persons pending their repatriation. Assistance may not be given to persons who have been taken into custody "on charges of having collaborated with the enemy or having committed other crimes against the interests of nationals of the United Nations." The Administration is to make every effort, in full consultation with the occupying authorities and the governments concerned, "to encourage the repatriation or return to their homes of the displaced persons concerned at the earliest possible moment." The authority of the Administration provided by this resolution in any geographic area is to be reviewed at the end of 6 months.

Another significant provision of the resolution prohibited charging UNRRA resources with the cost of basic supplies, equipment, and transportation necessary for displaced persons in Germany. It authorized the Administration "to make agreements with the governments or occupying authorities in control of areas of Germany for the care or transportation of displaced persons."

Relief Operations in Former Enemy Areas

Italy and Austria.—Another controversial question which was debated extensively by the Council was the question of full aid to Italy and to Austria, both former enemy nations. A limited program of \$50 million for aid in Italy, especially for children and expectant mothers, had been voted at the Montreal Council Session. Less than \$12 million had been spent on this program up to May 31, 1945. In connection with the occupation of Italy, the United States, the British, and the Canadian Governments will have provided some \$500 million in relief to the Italian people by the end of 1945, when the military will discontinue these relief operations.

The United States proposed that the responsibility for relief in Italy in 1946 be assumed by UNRRA. The United States Member estimated that about \$450 million in additional funds would be required to provide necessary relief until after the next harvest; he

proposed that the Administration modify its program of operations by providing funds for the Italian program on the same basis as for other liberated areas.

The United States resolution was strongly opposed by several nations, especially those which had been invaded by Italy. The opponents considered it premature to treat Italy as if she were one of the United Nations. It was suggested that the decision would be considered a precedent for nonpayment of reparations. Some of the receiving nations objected to sharing with Italy the limited resources of UNRRA, which were already insufficient to provide for countries that had been United Nations from the beginning and now badly needed assistance.

On the proposal of the member from Ethiopia, who pointed out that UNRRA had not yet begun operations in Ethiopia although it was the first country to be liberated from occupation by one of the Axis powers, the United States resolution was revised. The chief amendment provided for a program of relief "adequate to meet the urgent needs of the Italian population" instead of "on the same standards and basis of priority as apply to liberated areas of the United Nations and their nationals." In this form the resolution was adopted with one dissenting vote, while one member abstained from voting.

The Council adopted a similar resolution, introduced by the United States, for relief in Austria. The military occupying authorities have been importing civilian supplies in Austria. This procedure will probably be terminated by the end of the year, and responsibility for relief will then be assumed by UNRRA.

Formosa and Korea.—The question also arose of providing relief to two former enemy areas in the Far East—Korea and Formosa. The Administration was authorized to operate in these areas in the same way as in other liberated areas. It was estimated that operations in these two areas and in Austria would add \$100 million to UNRRA's requirements, in addition to the \$450 million needed for Italy.

Other Action

Three additional governments were admitted to membership in UNRRA—Denmark, the Byelorussian Soviet Socialist Republic, and the Ukrainian

Soviet Socialist Republic—bringing the total membership to 47 nations.

The Central Committee of the Council, which carries responsibility for policy decisions between sessions of the Council, was enlarged to include Canada and France. Heretofore, the membership of this Committee had been limited to the four big nations—the United States, the Union of Soviet Socialist Republics, the United Kingdom, and China.

The Regional Committee of the Council for Europe was enlarged by the inclusion of the three newly admitted member governments. The Soviet Union was added to the membership of the Regional Committee of the Council for the Far East.

In accordance with a proposal made by the United Kingdom, action was taken to dissolve the central standing technical committees on agriculture and on welfare and all the subcommittees of the Regional Committees for Europe and the Far East. In the place of the other standing committees, the Council, the Central Committee, and the Regional Committees will appoint, as needed, special technical subcommittees to advise them and the Administration on specific technical problems. In discussing this action, the Member for the United States said: "... there is great need for special services for children, for youths, for the aged, for women, for the handicapped; and ... in some fashion the types of problems which were dealt with by the Welfare Committee must continue to receive attention in the future." Such an ad hoc subcommittee was later set up to consider welfare problems in the Far East.

Effect of War's End on Program

The sudden surrender of Japan, which occurred during the Council session, had far-reaching implications for UNRRA's program. With military necessity no longer the governing consideration, the needs of the liberated countries could at last have priority over all other claims. For the first time, tools, equipment, and raw materials would be available to rebuild devastated economies. Emphasis could now be put on rehabilitation as well as on emergency relief.

At the same time, it was recognized that the transition from war to peace had its own special dangers for the

program. Tremendous pressures would soon be brought to bear in the supplying nations to relax the wartime system of controls and restrictions on supplies. The inevitable desire to return to normalcy might interfere with the flow of supplies to UNRRA. Recognizing the difficulties involved in the transition to a peace economy, the Council quickly adopted a resolution emphasizing that the end of the war would release great productive capacity and recommending that the member governments of the supplying countries take immediate steps to ensure the movement of supplies without interruption and in increasing volume and to instruct their military and civilian supply agencies to make war supplies immediately

available for relief purposes.

The session ended as it had begun, with emphasis on the tremendous responsibility placed on the contributing nations to meet the needs of the liberated nations. Not only sympathy for our suffering allies but also our own self-interest in a stable world order demands that we not fail in accomplishing this objective. In transmitting his report for the last quarter, the Director General reminded the Council of the words of President Roosevelt on the occasion of the founding of UNRRA: "The sufferings of the little men and women who have been ground under the Axis heel can be relieved only if we utilize the production of ALL the world to balance the want of ALL the world."

Resources of Widow and Child Beneficiaries in Seven Cities

By Marie Correll Malitsky*

UNDER THE Social Security Act, millions of wives and minor children of workers in employment covered by old-age and survivors insurance are assured a monthly income in the event of the worker's death. During 1940, an estimated 136,600¹ mothers with children under age 18 were widowed in the United States. In that year, the first in which monthly benefits were paid under the act, approximately 32,000 such families became entitled to monthly survivor benefits. By June 1945 survivor benefits were in force on the wage records of about 180,000 deceased workers who were survived by a widow and children under age 18. Surveys of widows and children receiving these benefits in 1940 in seven cities show that they afforded many families some protection from want and were a considerable factor in helping the widows maintain homes for their children.

The great majority of the widows²

interviewed were housewives who were suddenly confronted with the double responsibility of securing an income and keeping a home for their families. Few of them were employed when their husbands were alive, and not many had the experience, skill, or training required for earning a satisfactory family wage. Furthermore, in six of the cities only about 10 percent, and in one city 24 percent, had as much as \$25 a month in income from assets accumulated by the family before the husband died or from private insurance payments. From 45 to 62 percent of the widows had no income whatever from such resources.³ Most of the relatives on whom they might rely for aid were sons and daughters between the ages of 18 and 24, who were handicapped as wage earners by youth and inexperience, or parents whose earning power was restricted because of advanced age.

Scope and Method

These findings are based on information obtained from beneficiaries interviewed in their homes by representatives of the Bureau of Old-Age and Survivors Insurance in 1941-42. The families whose resources were studied had been awarded survivor benefits in

*Bureau of Old-Age and Survivors Insurance, Analysis Division. Articles describing the resources of primary beneficiary families studied in the same cities, and also containing summary data on widow and child beneficiaries, were published in the *Bulletin* for July 1943, pp. 3-20, and September 1943, pp. 3-17.

¹ Estimated by the Metropolitan Life Insurance Company. *Best's Insurance News*, Life Edition, Vol. 45, No. 5 (September 1944), p. 24.

² The only widow beneficiaries discussed in this article are those who have in their care a child of a deceased wage earner.

³ In computing these percentages, old-age and survivors insurance benefits and the rental value of owner-occupied homes were not included.

1940 and had been beneficiaries for at least a year at the time of the interview. For purposes of analysis, cities in two geographical areas have been grouped—Philadelphia and Baltimore have been combined in one survey, and Birmingham, Memphis, and Atlanta in another. The cities surveyed, the number of families in the completed samples, the proportionate size of the various samples, and the periods they represent are shown in the following tabulation:

Survey	Number of families in completed survey sample	Benefit awards		Period of survey year ¹
		Period of awards	Percent of all awards in period	
Philadelphia and Baltimore.....	129	Jan.-June 1940....	41.1	May 1940-July 1941
St. Louis.....	120	1940.....	48.2	Nov. 1940-Nov. 1941
Birmingham, Memphis, and Atlanta.....	183	1940.....	45.8	Feb. 1941-Mar. 1942
Los Angeles.....	134	1940 and Jan. 1941.	42.0	Apr. 1941-June 1942

¹ The survey year fell within the period specified. month in which the interview was held.

Data were obtained for the 12 months preceding the

The samples selected were stratified to represent the various wage levels of the deceased fathers. Although the samples were small in absolute numbers, they constituted a large proportion, 41-48 percent,⁴ of the different universes. This fact and the care with which they were stratified ensured that they would be representative of the widows and children who had been awarded benefits in the respective cities. The uniform and comparable relationships found in all the surveys evidence their accuracy and significance. The method of sample selection and the definitions and general concepts applied in the surveys were presented in the BULLETIN for July 1943.

Children of workers who died fully or currently insured⁵ may, if other-

wise qualified,⁶ receive survivors insurance benefits based on their fathers' wage records. Widows under age 65 may receive monthly benefits only if they are caring for a child of the deceased wage earner. The number of children of deceased wage earners who lived with guardians rather than their mothers was too small to permit a separate analysis; therefore, only children living with their mothers were included in the surveys.

children under age 18 form a group of persons either entitled to benefits or eligible for benefits on the father's wage record. In this article they are referred to as the "beneficiary group" even though the widow or some of the children were not entitled to benefits during the year reviewed.⁷ In some beneficiary groups the widow or one or more children do not file for benefits because they wish to work in covered employment or because the maximum family benefit is absorbed by others in the family. Whether beneficiaries or not, they are members of a family group all of whom are eligible for benefits. The total amount of benefits paid to the entitled members of the group may be regarded as a family benefit which helps the widow rear the young children of the deceased worker.

Most of the data presented in this article are classified by number of children in the beneficiary group. A "one-child beneficiary group" is composed of a widow and one child; a "two-child beneficiary group," of a widow and two children; and a "three-or-more-child beneficiary group," of a widow and three or more children. Children who were beneficiaries or potential beneficiaries for any part of the survey year are included in the beneficiary group even though their eligibility for benefits may have terminated during the year.

In the analysis of resources, a distinction has been made between the beneficiary group and the other family members, sometimes referred to as "other relatives," or "others in the family." The two groups of related persons living together are referred to as a "family," of which the beneficiary group was a part. For example, one household was composed of a widow entitled to benefits, a son aged 15 also entitled to benefits, a son 17 not entitled because he did not file for benefits, a daughter aged 20, and the widow's mother. The widow and her two sons formed the beneficiary group, and the daughter and the widow's mother comprised the "other relatives" in the family. In considering income, the benefits and income from other sources reported by any member of the beneficiary group form the "beneficiary group income."

⁷ Only 78 of the 566 widows and 93 of the 1,126 children in the beneficiary groups in all four surveys combined were not entitled to benefits.

⁴ As in preceding articles, a figure was computed for each survey and the range for the four surveys is given.

⁵ A fully insured individual is defined by the Social Security Act as follows: (1) a person who has had not less than 1 quarter of coverage for each 2 of the calendar quarters elapsing after 1936 or after the quarter in which he attained the age of 21, whichever quarter is later, and up to but excluding the quarter in which he attained age 65 or died, whichever first occurred, and in no case less than 6 quarters; or (2) one who has had at least 40 quarters of coverage. A quarter of coverage is a calendar quarter in which the worker has been paid not less than \$50 in taxable wages. A currently insured individual is one to whom taxable wages of not less than \$50 have been paid for each of not less than 6 of the 12 quarters immediately preceding the quarter in which he died.

In age and other personal and family characteristics, persons to whom widow and child benefits were awarded in 1940 were in general similar to persons receiving awards in 1941-43. There were slight differences in these characteristics in the awards of 1944, when the deaths of members of the armed forces increased the proportion of younger workers among the deceased fathers. In many respects, therefore, the families included in these surveys are typical of families awarded similar benefits in later years. In other respects, however, the situation of all families receiving benefits—those included in the surveys as well as those awarded benefits later—was affected by conditions created by the war. More widows with children in their care were employed in 1943 and in 1944 than in 1941-42; and each year after 1940 an increasing number of young men left home for service in the armed forces. Obviously, the resources of the survivor beneficiary families studied can be regarded as representative only of beneficiaries in large cities in the period covered.

The widow and all her unmarried

⁶ Unmarried children under age 18 who were dependent on the wage earner at the time of his death are eligible for child's benefits. These benefits are suspended if a child under 18 and over 16 years of age fails to attend school regularly when school attendance is feasible, and if a child earns \$15 or more monthly in employment covered by old-age and survivors insurance.

The income of the beneficiary group plus that of "others in the family" makes up the total "family income."

Whenever they could be estimated, the money value of goods received in lieu of wages and the value of gifts were included in the income reported, but no imputed rental value was entered for owner-occupied homes. No value was estimated for the garden, poultry, hogs, or dairy produce raised by the beneficiaries. Such produce and also gifts on which no value could be placed supplemented the incomes of many families in the three Southern cities, but only a few families in the other surveys.

In a few instances, in order to derive representative averages, it has been necessary to omit unusually extreme values. The small numbers in each sample make this especially important. In classifications by number of children in the beneficiary group, the sample cells are too small for computation of percentage distributions, and only the absolute figures are presented. The differences in amounts of income and assets reported in the various surveys, the fact that the survey years cover different periods, and the fact that the families in the seven cities surveyed do not represent all widow and child beneficiaries of survivors insurance make it inadvisable to combine the findings of all surveys in analyzing amounts of income. Significant results could be derived, however, by combining the data for all the surveys in relation to the number and age of the children in the beneficiary groups, family living arrangements, and net worth.

In considering the situation of the widows studied, it should be noted that many were visited only slightly more than a year after their husbands had died and that few had been widowed as long as 2 years. Many widows had not yet recovered from the shock of their bereavement, and a number had been ill during the survey year. These widows often said that they expected to find a job, move, or make some other adjustment. It was evident also that further changes would have to be made by the widows who got along during the survey year by drawing on the private insurance payments they had received or on other assets.

Personal and Family Characteristics

As was to be expected, when they died the great majority of workers

who had been the fathers of the families surveyed, and an even larger proportion of their widows, were comparatively young. After age 50, relatively fewer men leave children in the ages at which a child can be entitled to benefits. Approximately two-thirds of the fathers and three-fourths of the widows in St. Louis, Los Angeles, and the three Southern cities were between 30 and 49 years of age. In Philadelphia and Baltimore, where a slightly larger proportion of the fathers than in the other surveys were aged 50 and over, 54 percent of the fathers and 63 percent of the widows were aged 30-49. The fathers' average age was 43-45 at death; they left widows whose average age at that time was 38-41 years. The death of workers at middle age, usually the most productive period in a man's lifetime, creates serious economic as well as personal problems for their families. Their wives often must not only rear young children

but must also provide for aging parents.

In three of the surveys, nearly half the workers were survived by a widow and one beneficiary child, while in the three Southern cities only 38 percent left a widow and one child (table 1). The majority of the other workers left two children under age 18. Only 16-27 percent of the total had three or more children of eligible age. Census data on family composition in 1940 indicate that these relationships among families by number of children are similar to those existing among all families in the cities where the samples were selected.

A few of the men leaving one beneficiary child were young and had only the one child; a number were older men with several children but only one under age 18. On the average, the fathers survived by only one beneficiary child were slightly older than those survived by more children.

Table 1.—Percentage distribution of beneficiary groups by number of children, average age of children, and percentage distribution of children by age¹ and number in the beneficiary group, seven cities

Number of children in beneficiary group	All beneficiary groups		Average age of children (years)	Percentage distribution of children by specified age								
	Number	Percent		All ages		1-3	4-6	7-9	10-12	13-15	16-18	
				Number	Percent							
Seven cities combined												
Total.....	566	100.0	10.9	1,126	100.0	10.2	11.5	16.0	18.5	21.0	22.8	
1 child.....	251	44.4	11.7	251	100.0	10.0	9.2	12.0	14.3	25.1	29.4	
2 children.....	187	33.0	11.4	374	100.0	8.8	9.9	13.9	20.1	22.7	24.6	
3 or more children.....	128	22.6	10.2	501	100.0	11.4	14.0	19.5	19.3	17.6	18.2	
Philadelphia and Baltimore												
Total.....	129	100.0	11.4	234	100.0	9.4	10.7	14.5	16.7	21.4	27.3	
1 child.....	60	46.5	11.4	60	100.0	11.7	10.0	16.7	13.3	18.3	30.0	
2 children.....	48	37.2	12.2	96	100.0	7.3	9.4	7.3	20.8	25.0	30.2	
3 or more children.....	21	16.3	10.5	78	100.0	10.3	12.8	21.8	14.1	19.2	21.8	
St. Louis												
Total.....	120	100.0	10.9	235	100.0	11.5	9.4	16.6	20.9	19.6	22.0	
1 child.....	56	46.6	11.4	56	100.0	12.5	5.4	16.1	14.3	23.2	28.5	
2 children.....	38	31.7	11.1	76	100.0	11.8	7.9	14.5	22.4	19.7	23.7	
3 or more children.....	26	21.7	10.4	103	100.0	10.7	12.6	18.4	23.3	17.5	17.5	
Birmingham, Memphis, and Atlanta												
Total.....	183	100.0	10.7	399	100.0	9.3	14.0	16.3	18.8	20.8	20.8	
1 child.....	70	38.3	12.2	70	100.0	4.3	10.0	8.6	18.6	29.9	28.6	
2 children.....	63	34.4	11.6	126	100.0	6.3	9.5	15.1	19.8	25.5	23.8	
3 or more children.....	50	27.3	9.6	203	100.0	12.8	18.2	19.7	18.2	14.8	16.3	
Los Angeles												
Total.....	134	100.0	10.9	258	100.0	11.2	10.5	16.3	17.4	22.1	22.5	
1 child.....	65	48.5	11.7	65	100.0	12.3	10.8	7.7	10.8	27.7	30.7	
2 children.....	38	28.4	10.3	76	100.0	11.8	13.2	19.7	17.1	18.4	19.8	
3 or more children.....	31	23.1	11.0	117	100.0	10.3	8.5	18.8	21.4	21.3	19.7	

¹ Age at end of survey year.

The mothers also were somewhat older in the one-child beneficiary groups. Between the two-child and the three-or-more-child beneficiary groups, however, there was no appreciable and uniform difference in the average ages of either the fathers or the mothers.

The average number of children per beneficiary group was 2 or practically 2 in each survey except Philadelphia and Baltimore, where it was 1.8. The average number of children in the beneficiary groups composed of 3 or more children was 3.7 in Philadelphia and Baltimore, 4 in St. Louis, 3.8 in Los Angeles, and 4.1 in the three Southern cities. Only 56 of the 566 families surveyed in all cities combined had 4 or more children in the beneficiary group (table 8); nearly half of them (26) were families with just 4 children; 3 families had 8, and 1 had 9 children. Almost half the families with more than 3 children were in the three Southern cities.

While the workers who died leaving three or more children as potential beneficiaries formed only 16-27 percent of the deceased fathers, the proportion of all potential child beneficiaries who were members of these large beneficiary groups was 33 percent in Philadelphia and Baltimore, 44 percent in St. Louis, 45 percent in Los Angeles, and 51 percent in the three Southern cities. In all the surveys combined, 44 percent of the children were in beneficiary groups of three or more children. A large proportion of the children, therefore, were affected by the maximum benefit provision of the law which, for any family comprising a widow and three or more children, operates to limit the total amount that can be paid.

The proportion of families with three or more children was relatively large in the Southern cities because of the number who were Negro. In the three Southern cities, 67 families (37 percent) were Negro, while the other surveys included only a few Negro families. Forty percent of the Southern Negro wage earners, in contrast to only 19 percent of the white, were survived by more than two children who could receive benefits.

In each survey the average age of the children at the end of the survey year was 11 years.⁸ The average age

of the children in the one-child and two-child beneficiary groups was 11 or 12 years, but the children in the larger families averaged 10 years in three of the four surveys. Many of the children could be beneficiaries for only 5 or 6 years. From 42 to 49 percent were 13-18 years of age at the end of the survey year.⁹ Approximately one-fifth were aged 16-18 (table 1).

The number of years during which a widow may receive monthly benefits prior to age 65 is limited by the age of her youngest child. In each city a number of widows had children who would not attain age 18 for from 12 to 17 years. In 26-33 percent of the beneficiary groups, there were one or more children under age 7 at the end of the survey year. The youngest child in the beneficiary group was at least 13 years of age in 33-40 percent of the families. In these families the widow could draw benefits for less than 5 additional years. The percentage distribution of beneficiary groups by age of youngest child at the end of the survey year was as follows:

Age group	Percentage distribution of beneficiary groups				
	Seven cities combined	Philadelphia and Baltimore	St. Louis	Birmingham, Memphis, and Atlanta	Los Angeles
Total..	100.0	100.0	100.0	100.0	100.0
1-3.....	17.1	13.2	18.3	18.6	17.9
4-6.....	12.9	12.4	10.9	14.8	12.7
7-9.....	16.4	15.5	20.0	12.6	19.4
10-12.....	16.8	18.6	17.5	18.0	12.7
13-15.....	21.6	22.5	18.3	22.9	21.6
16-18.....	15.2	17.8	15.0	13.1	15.7

In 31-35 percent of the families, all the children in the beneficiary group were under age 12. All the children were aged 12 and over in 39-43 percent of the families in three surveys, and in 50 percent of the families in Philadelphia and Baltimore, where there was a larger proportion of older men among the deceased fathers. The rest of the families had at least one child under age 12 and at least one aged 12 and over. A majority of the beneficiary groups in which there were three or more children were composed of children both under and over age 12.

Residence.—From 34 to 47 percent and sometimes nearly 2½ years after the father's death.

⁸ Children under 18 any part of the survey year are included in the beneficiary group.

of the widows owned the homes in which they lived. In Los Angeles more than one-fourth, and in each of the other surveys less than one-fifth, owned unmortgaged homes. Some widows had invested private insurance payments or other funds in homes after the husband's death. Approximately 5 percent of the widows in Philadelphia and Baltimore and in St. Louis, and about 15 percent in the three Southern cities and Los Angeles, had either paid off mortgages or purchased new homes. A few widows, however, had sold or lost their homes, and others had rented them and moved to property with cheaper rent in order to meet the mortgage payments. In extent of home ownership, there was not much difference between the large and small beneficiary groups.

From 38 to 51 percent of the families lived in homes rented by the widow. Among these were several who had moved to homes where the rent was less than they had formerly paid, because the family income had been so greatly reduced by the father's death.

Nearly all the other widows were living in the homes of relatives; only a few were rooming and boarding.

Family composition.—Nearly all the widows had lived with their husbands in their own homes, and most of them maintained their own homes after his death. During the year surveyed, only 10 percent of the widows in the three Southern cities, 13 percent in Los Angeles, 16 percent in St. Louis, and 21 percent in Philadelphia and Baltimore lived in homes of relatives. Almost all the widows who lived with relatives had only one or two children. These widows had not owned their own homes and had moved to the homes of relatives after the death of the wage earner. On the other hand, a relative had moved into the homes of 6-11 percent of the widows. In all, after the wage earner's death a new member was added to one-fifth of the households in each survey either by the widow's moving to the home of a relative or by some relative's moving in with the widow. Usually, but not always, this change in family composition was made for the convenience of the widow.

The 80-90 percent of the widows who were heads of their own households during the whole survey year represented the following three types of families, in a remarkably similar

⁹ They were a year or more younger when their fathers died. The end of the survey year was always more than 1 year

pattern in each of the four surveys (table 2):

1. Most numerous were the families consisting only of the widow and nonmarried children under age 18—the beneficiary group. This group included nearly half the widows interviewed in Los Angeles and the three Southern cities, 40 percent of those in St. Louis, and 33 percent of those in Philadelphia and Baltimore. These widows had no relative in the household to help rear their dependent children.

2. The only persons living with 21–27 percent of the widows and their dependent children were older nonmarried children, not members of the beneficiary group. The widow and her own nonmarried children (both dependent and older children) were the only persons in 58 percent of the families visited in Philadelphia and Baltimore and in more than two-thirds of those in each of the other surveys.

3. Some relative other than or in addition to a nonmarried son or daughter lived with the widow in 18–21 percent of all the families. Most of these relatives were parents, married children, or the widows' sisters or brothers.

The relatives who were most likely to make contributions to the joint household were the widows' own nonmarried sons or daughters 18 years of age or older. Most of them (80–95 percent) were young, under age 25, and nearly all were self-supporting, although occasionally an adult child was dependent on his mother because of school attendance or illness or for some other reason. Frequently the widows said that they "could not have gotten along" without the help of an older son or daughter, or wondered what they would do if the son or daughter who was the chief wage earner should marry or be drafted into the armed forces. For example:

Mrs. P, widowed at age 58, and a daughter aged 16 together received monthly benefits totaling \$17.33. Their only other income was \$24 interest on a savings account of \$1,700, from which they withdrew \$300 during the survey year. A son, aged 23, was the other family member and the only wage earner. His employment as a truck driver paid him \$1,303 (\$108.58 monthly). The family spent \$25 a month for rent, more than the amount of their benefits. Obviously Mrs. P was right in saying that her son helped her a "good bit" and that without him her "assets would already have been exhausted."

Two older sons, aged 19 and 24, were the chief wage earners in the family of Mrs. Y. The widow aged 49, a daughter aged 12, and a son aged 16 were entitled as a family to monthly benefits totaling \$40.18.

Table 2.—Distribution of families by family composition and number of children in the beneficiary group, seven cities

Number of children in beneficiary group	All families	Widow's family alone			Widow's family and others		
		Total	Beneficiary group only	Beneficiary group and other nonmarried children	Total	Relatives living with beneficiary group ¹	Beneficiary group living with relatives
Percentage distribution of families							
Seven cities combined, total	100.0	65.9	42.4	23.5	34.1	19.6	14.5
1 child.....	100.0	59.8	34.7	25.1	40.2	19.9	20.8
2 children.....	100.0	65.2	42.2	23.0	34.8	21.4	13.3
3 or more children.....	100.0	78.9	57.8	21.1	21.1	16.4	4.4
Philadelphia and Baltimore, total.....	100.0	58.2	32.6	25.6	41.8	20.9	20.7
St. Louis, total.....	100.0	66.7	40.0	26.7	33.3	17.5	15.9
Birmingham, Memphis, and Atlanta, total.....	100.0	68.3	46.4	21.9	31.7	21.3	10.4
Los Angeles, total.....	100.0	69.4	48.5	20.9	30.6	17.9	12.7
Number of families							
Philadelphia and Baltimore							
Total.....	129	75	42	33	54	27	27
1 child.....	60	31	16	15	29	10	19
2 children.....	48	29	15	14	19	12	7
3 or more children.....	21	15	11	4	6	5	1
St. Louis							
Total.....	120	80	48	32	40	21	19
1 child.....	56	32	16	16	24	10	14
2 children.....	38	26	18	8	12	7	5
3 or more children.....	26	22	14	8	4	4	-----
Birmingham, Memphis, and Atlanta							
Total.....	183	125	85	40	58	39	19
1 child.....	70	45	28	17	25	16	9
2 children.....	63	38	26	12	25	16	9
3 or more children.....	50	42	31	11	8	7	1
Los Angeles							
Total.....	134	93	65	28	41	24	17
1 child.....	65	42	27	15	23	14	9
2 children.....	38	29	20	9	9	5	4
3 or more children.....	31	22	18	4	9	5	4

¹ Each of these families included a relative other than an older nonmarried child of the widow and also, in some instances, nonmarried or married children who were not members of the beneficiary group. See page 15

Mrs. Y earned \$208 during the year by doing washing in her home; the beneficiary son quit school as soon as he became 16 years of age and earned \$6 as a helper on an uncle's truck in the last 2 weeks of the year surveyed; the two older sons earned \$808 and \$1,181 as factory workers. With benefits of \$482.16, the total annual family income for the five people was \$2,686, of which \$1,989 was earned by the older sons. Since there were no assets except a few small insurance policies, the family had no resources for an emergency, and would have had a hard time getting along without the older children.

Table 2 shows the number of widows and beneficiary-group children who were living with older nonmarried children and with other relatives. Among households which included others were (1) families composed of an older nonmarried child and some

other relative, such as the widow's mother or a married child and his family; (2) families in which the beneficiary group had moved to live with one of the widow's married children; and (3) households in which a married child and his family had moved in with the beneficiary group. The total number of families in which there was an older son or daughter, either single or married, was as follows:

Survey	Number	Percent of all families
Philadelphia and Baltimore.....	50	39
St. Louis.....	38	32
Birmingham, Memphis, and Atlanta.....	59	32
Los Angeles.....	35	26

In all the cities combined, approximately one widow in every five had one or both parents in her family. Except in Philadelphia and Baltimore, about half these widows were the head of the household; the other half lived with their parents. In Philadelphia and Baltimore, relatively more of the widows were living in their parents' homes.

While the relatives with whom they lived aided many widows in each city, only 6 to 13 percent were helped by gifts from relatives not in the household.

Compared with smaller beneficiary groups, the widows with three or more dependent children more often lived

alone. In all the cities combined, 58 percent of the three-or-more-child beneficiary groups lived alone, in contrast to only 42 percent of the two-child and 35 percent of the one-child beneficiary groups. Consequently, the widows with the most dependents were handicapped as compared with the other widows—fewer were aided by relatives in the household.

Net Worth of the Beneficiary Group

As measured by the value of their investments, property, and other assets, a lower level of economic resources was reported by the large than by the small beneficiary groups.

Fewer of the three-or-more-child than of the one or two-child beneficiary groups had assets in excess of the amount of their outstanding obligations, and the value of the assets of the large beneficiary groups was less than that of the smaller ones (table 3). None of the large beneficiary groups in Philadelphia and Baltimore and only five or six in each of the other surveys had a net worth of as much as \$3,000; proportionately more of the smaller beneficiary groups were worth \$3,000 or more.

In the four surveys, the net worth of the largest group of widows, 31-42 percent, was minus or zero—they had no assets in excess of their liabilities or were in debt. The next largest group, 16-24 percent, had assets of \$1,000-2,999 in excess of their liabilities. Usually these assets represented an equity in a home. Half the widows in three surveys and a little more than a third in Los Angeles either had no assets or none except their homes or insurance policies, were worth \$2,000 or more were as follows: Philadelphia and Baltimore, 8.6; St. Louis, 14; Birmingham, Memphis, and Atlanta, 13; and Los Angeles, 22. These percentages are small, at least partly because the wage earners died before all their children were adults and the husband and wife had not had a recent period free from child dependency in which to accumulate savings.

Insurance policies on the lives of members of the beneficiary group, which were not included in computing net worth, were carried in a large proportion of the families surveyed, as follows:

Survey	Percent
Philadelphia and Baltimore.....	86
St. Louis.....	92
Birmingham, Memphis, and Atlanta.....	94
Los Angeles.....	77

In most cases, however, these policies had little or no cash value and, consequently, were not particularly significant as assets. The total face value of the amounts carried was less than \$2,000 for 60-78 percent of the families; usually the policies were not paid up and were on the life of a child. Small burial policies, common in Birmingham and Memphis, partly account for the large proportion of widows and children with insurance in the three Southern cities. The fact that less industrial insurance

Table 3.—Distribution of beneficiary groups by net worth and number of children in the beneficiary group, seven cities

Number of children in beneficiary group	All beneficiary groups	Without assets or with liabilities in excess of assets ¹			With assets exceeding liabilities by—						
		Total	Without assets ¹	Liabilities exceeded assets	Total	Less than \$500	\$500-999	\$1,000-2,999	\$3,000-4,999	\$5,000-9,999	\$10,000 or more
Percentage distribution of beneficiary groups											
Seven cities combined, total.....	100.0	38.0	17.8	20.2	62.0	12.5	8.0	19.5	10.1	8.5	3.4
1 child.....	100.0	33.1	16.8	16.3	66.9	13.9	6.0	19.8	12.4	9.2	5.6
2 children.....	100.0	38.5	16.6	21.9	61.5	11.8	5.9	22.4	9.1	9.6	2.7
3 or more children.....	100.0	46.9	21.9	25.0	53.1	10.9	14.9	14.8	7.0	5.5	-----
Philadelphia and Baltimore, total.....	100.0	38.8	24.0	14.8	61.2	16.3	7.8	24.0	5.4	5.4	2.3
St. Louis, total.....	100.0	39.1	18.3	20.8	60.9	14.2	4.2	20.8	10.8	6.7	4.2
Birmingham, Memphis, and Atlanta, total.....	100.0	42.1	17.5	24.6	57.9	11.5	9.3	16.4	8.7	10.4	1.6
Los Angeles, total.....	100.0	30.6	11.9	18.7	69.4	9.0	9.7	18.7	15.6	10.4	6.0
Number of beneficiary groups											
Philadelphia and Baltimore											
Total.....	129	50	31	19	79	21	10	31	7	7	3
1 child.....	60	22	16	6	38	10	4	11	6	4	3
2 children.....	48	19	10	9	29	10	1	14	1	3	-----
3 or more children.....	21	9	5	4	12	1	5	6	-----	-----	-----
St. Louis											
Total.....	120	47	22	25	73	17	5	25	13	8	5
1 child.....	56	19	9	10	37	13	-----	13	6	3	2
2 children.....	38	17	10	7	21	3	1	7	5	2	3
3 or more children.....	26	11	3	8	15	1	4	5	2	3	-----
Birmingham, Memphis, and Atlanta											
Total.....	183	77	32	45	106	21	17	30	16	19	3
1 child.....	70	28	14	14	42	6	4	13	9	7	3
2 children.....	63	26	7	19	37	6	6	12	5	8	-----
3 or more children.....	50	23	11	12	27	9	7	5	2	4	-----
Los Angeles											
Total.....	134	41	16	25	93	12	13	25	21	14	8
1 child.....	65	14	3	11	51	6	7	13	10	9	6
2 children.....	38	10	4	6	28	3	3	9	6	5	2
3 or more children.....	31	17	9	8	14	3	3	3	5	-----	-----

¹ As of end of survey year. The values of outstanding reserves of annuity or other monthly payment insurance policies and trust funds are not included as assets.

² Includes beneficiary groups whose assets and liabilities balance, and those who had no assets or liabilities.

has been sold in California than in many other sections of the country may explain why the proportion of beneficiary groups with insurance was lowest in Los Angeles.

In the proportion carrying life insurance policies there was no marked difference among the various sizes of beneficiary groups. There was also little difference among them in the proportion receiving various types of lump-sum death benefits at the wage earner's death, although the larger beneficiary groups reported slightly smaller amounts of such benefits. While the great majority of the widows received life insurance, workmen's compensation, or veterans' lump-sum payments at their husband's death, table 4 shows that funeral, medical, burial, and other outstanding bills consumed a large proportion of such payments.¹⁰ The result was that 34-43 percent of the beneficiary groups either received no death benefits or had nothing left from such benefits.

Considerable security was provided by life insurance payments of \$3,000 or more, received by 13-22 percent of the widows, and by the monthly payments from annuity or other monthly payment insurance policies, workmen's compensation, or veterans' survivor benefits, which were reported by 13 percent of the beneficiary groups in St. Louis, 14 percent in the three Southern cities, and 29 percent in Los Angeles.

Employment of Members of Beneficiary Group

One objective of survivor benefits is to help provide an income that will enable the widow to care for her children, preferably by being at home with them. The number of widows who were found to be working is some indication of the extent to which the present benefit provisions do and do not accomplish this purpose.

Before their husbands' deaths, from 13 to 19 percent of the widows were earning some income, usually by working away from home. Nearly all these widows continued working and were employed all the survey year, although in each survey there were two or three who had stopped working entirely or who had irregular employment. Other widows who were not gainfully employed at the time of

¹⁰ See Leland, Janet, "Family Resources To Meet Costs of a Worker's Last Illness and Death," *Social Security Bulletin*, Vol. 7, No. 3 (March 1944), pp. 19-23.

Table 4.—Percentage distribution of beneficiary groups by amount of lump-sum death benefits¹ received at death of wage earner, and balance after payment of bills, five cities²

Amount of death benefits	Total amount	Balance after payment of funeral, medical, and other outstanding bills	Total amount	Balance after payment of funeral, medical, and other outstanding bills	Total amount	Balance after payment of funeral, medical, and other outstanding bills
	St. Louis		Birmingham, Memphis, and Atlanta		Los Angeles	
Total number...	120	120	183	183	134	134
Total percent...	100.0	100.0	100.0	100.0	100.0	100.0
None.....	13.3	42.5	12.0	34.3	20.1	33.5
Less than \$500.....	15.0	19.2	25.1	23.0	7.5	18.7
500-999.....	18.4	10.0	13.7	12.0	14.2	11.2
1,000-1,999.....	24.2	15.0	21.9	13.7	21.6	17.2
2,000-2,999.....	15.8	5.0	9.3	5.5	14.2	8.2
3,000 or more.....	13.3	8.3	18.0	11.5	22.4	11.2

¹ Mostly proceeds of insurance policies carried by the deceased wage earners, although other lump-sum death benefits, such as workmen's compensation and Veterans Administration burial payments, are included. Excludes all old-age and survivors insurance benefits and the value of all other monthly payments such as those from annuity and limited period private insurance payments and veterans' or workmen's

compensation survivor payments. Such monthly payments, other than survivor benefits, were reported by 13 percent of the beneficiary groups in St. Louis, 14 percent in Birmingham, Memphis, and Atlanta, and 29 percent in Los Angeles.

² Similar data not available for Philadelphia and Baltimore.

their husbands' deaths earned income during the survey year. As a result, the following proportions of all widows reported employment during the year:

Survey	Percent
Philadelphia and Baltimore.....	28
St. Louis.....	48
Birmingham, Memphis, and Atlanta.....	45
Los Angeles.....	56

From 16 to 28 percent of the widows were in jobs covered by old-age and survivors insurance; from 10 to 29 percent were in noncovered employment. Income from roomers or boarders or both—a type of noncovered employment—was received by 2 percent of the widows in Philadelphia and Baltimore and 10-13 percent in the other cities. Most of these widows had not kept roomers while their husbands were alive.

A comparison of the proportion of widows earning income before their husbands' deaths with the proportion employed at the time of the interview is probably the best indication of the extent to which the widows had undertaken to earn income after they were widowed.

Survey	Percent of widows employed	
	In month before husband died	At date of interview
Philadelphia and Baltimore.....	13	19
St. Louis.....	18	43
Birmingham, Memphis, and Atlanta.....	14	36
Los Angeles.....	19	42

It is apparent that entitlement to or eligibility for survivor benefits did not enable all the widows to stay at home. When interviewed, about 15 percent of the widows in Philadelphia and Baltimore and approximately 25-35 percent of those in the other surveys had jobs outside their homes.

The widow's health, age, and previous employment experience, as well as employment opportunities in the community, were important factors determining which widows had employment. Earnings were more often reported by younger widows and those who had worked before their husbands died. A slightly larger proportion of widows with one child than of those with two or more children had some earnings.

Only the widows who worked at jobs covered by old-age and survivors insurance were subject to benefit suspensions because of their employment. The proportion of all widows interviewed whose benefits had been suspended for a month or more in the survey year on account of employment was as follows:

Survey	Percent
Philadelphia and Baltimore.....	12
St. Louis.....	16
Birmingham, Memphis, and Atlanta.....	10
Los Angeles.....	22

Among those suspended were many who complained to the interviewers about losing their benefits when they worked. The gist of each complaint was: "Benefits don't help me much; they are not enough for us to live on, and then my benefit is suspended

when I work to help earn a living."

Mrs. G's case is an example. Mr. G was ill for some time before he died, and, since Mrs. G could not support him, a 16-year-old son, and herself, the family moved to live with Mrs. G's mother in a home that she owned, and Mrs. G went to work. After Mr. G's death, Mrs. G and her son remained with her 76-year-old mother, who had no income. Mrs. G continued to work as a cleaner in a retail furniture store, and her benefits (\$11.88 monthly) were suspended. Her son's benefits of \$7.92 monthly were also suspended for 3 months while he worked during his summer vacation. Only \$71.28 in benefits was received by the family during the survey year; the widow earned \$585 and her son, \$191. Their total family cash income of \$847 was supplemented by the use of their only assets—the \$350 balance remaining from the husband's private insurance policy after his funeral and medical expenses had been paid. A debt of \$39 was contracted during the survey year for an installment purchase. Mrs. G said that she couldn't live on the \$19.80 monthly benefit to which the family was entitled, and she felt that her benefits should not be suspended because she earned an average of about \$12 a week.

In 16-23 percent of all the families surveyed, an older child in the beneficiary group earned income. All but

one of the children reporting earnings were aged 15 or older. Many of these children were in the larger families and had never filed for benefits. Little is known of their previous employment experience or schooling, but apparently a few children quit school and went to work after their father died, some finished high school before going to work, others did some part-time work after school, and others had already quit school and were working at the time of the fathers' death.

Beneficiary Group Income

What income of their own did the widows and their dependent children have? Table 5 shows the average amount, and table 6 shows the distribution of beneficiary groups by amount of their total income. It should be noted that the amounts shown constituted total family income for the 33-49 percent of the beneficiary groups who lived alone, but not for most of those who lived with others. The mean yearly beneficiary group income was \$786 in Philadelphia and Baltimore, \$909 in St. Louis, \$841 in the three Southern cities, and \$1,262 in Los Angeles.

Table 6.—Distribution of beneficiary groups by annual income and number of children in the beneficiary group, seven cities

Annual beneficiary group income	All beneficiary groups		Number of beneficiary groups with specified number of children		
	Number	Percent	1 child	2 children	3 or more children
Philadelphia and Baltimore					
Total.....	129	100.0	60	48	21
Less than \$300.00.....	1	.8	1	—	—
300.00-599.99.....	51	39.4	36	13	2
600.00-899.99.....	37	28.7	8	19	10
900.00-1,199.99.....	25	19.4	9	12	4
1,200.00-1,499.99.....	6	4.7	1	3	2
1,500.00 or more.....	9	7.0	5	1	3
St. Louis					
Total.....	120	100.0	56	38	26
Less than \$300.00.....	3	2.5	2	1	—
300.00-599.99.....	35	29.2	24	7	4
600.00-899.99.....	33	27.5	19	9	5
900.00-1,199.99.....	19	15.8	4	8	7
1,200.00-1,499.99.....	16	13.3	3	8	5
1,500.00 or more.....	14	11.7	4	5	5
Birmingham, Memphis, and Atlanta					
Total.....	183	100.0	70	63	50
Less than \$300.00.....	8	4.4	5	1	2
300.00-599.99.....	65	35.6	32	18	15
600.00-899.99.....	48	26.2	10	24	14
900.00-1,199.99.....	33	18.0	12	11	10
1,200.00-1,499.99.....	11	6.0	2	5	4
1,500.00 or more.....	18	9.8	9	4	5
Los Angeles					
Total.....	134	100.0	65	38	31
Less than \$300.00.....	2	1.5	1	1	—
300.00-599.99.....	19	14.2	13	6	—
600.00-899.99.....	28	20.9	10	6	12
900.00-1,199.99.....	26	19.4	15	7	4
1,200.00-1,499.99.....	18	13.4	7	6	5
1,500.00 or more.....	41	30.6	19	12	10

In three surveys, approximately 6 or 7 of every 10 widows and their dependent children had less than \$75 in average monthly income. In the fourth survey, Los Angeles, the incomes were larger; nearly 6 in 10 had more than \$75. In every survey, only a few beneficiary groups averaged less than \$25 a month.

In general, widows with one child naturally received less in benefits than those with larger families, and their average total beneficiary group income was least. Beneficiary group income averaged slightly more for widows with two children, and, except in Los Angeles, it was highest for those with three or more children. The levels of living of the various beneficiary groups cannot be compared, however, until the total family

Table 5.—Average annual beneficiary group income from benefits and from other sources by number of children in the beneficiary group, seven cities

Number of children in beneficiary group	Number of beneficiary groups	Average (mean) annual income		
		Total	From insurance benefit	From other sources
Philadelphia and Baltimore				
Total.....	128	\$785.77	\$477.90	\$307.87
1 child.....	59	692.47	396.77	295.70
2 children.....	48	811.10	529.33	281.77
3 or more children ¹	21	990.02	588.30	401.72
St. Louis				
Total.....	120	908.72	484.62	424.10
1 child.....	56	735.69	369.46	366.23
2 children.....	38	1,011.13	565.93	445.20
3 or more children ²	26	1,131.73	613.84	517.90
Birmingham, Memphis, and Atlanta				
Total.....	183	840.97	459.28	381.69
1 child.....	70	818.95	368.82	450.13
2 children.....	63	824.95	518.13	306.82
3 or more children ²	50	891.98	511.78	380.20
Los Angeles				
Total.....	134	1,261.77	485.12	776.65
1 child.....	65	1,181.90	377.26	804.64
2 children.....	38	1,360.22	564.81	795.41
3 or more children ²	31	1,308.57	613.58	694.99

¹ Excludes one beneficiary group whose income was an extreme value in relation to the others. In this family the insurance benefit received was \$249.00; the income in addition to benefits was \$13,339.

² The average number of children in the 3-or-more-child beneficiary groups was 3.7 in Philadelphia and Baltimore; 4.0 in St. Louis; 4.1 in Birmingham, Memphis, and Atlanta; and 3.8 in Los Angeles.

income is considered, because many of the beneficiary groups lived with relatives who reported income.

Survivors insurance benefits.—Old-age and survivors insurance benefits were the chief source of beneficiary group income. The average monthly family benefits awarded are shown in table 7, and distributions of the families by the amount of the monthly benefit are given in table 8. The amounts of benefits awarded are similar from city to city, except that they were somewhat less in the Southern cities because the deceased fathers' average monthly wages, and therefore the primary benefit amounts, were smaller. In practically all families composed of a widow and three or more beneficiary children, the award was limited by the provision of the act fixing the maximum benefit at twice the wage earner's primary benefit or 80 percent of his average monthly wage, whichever is less. The third maximum limitation provided by the act—\$85 a month—did not apply to any beneficiary group included in the four surveys. These statutory limitations, and the fact that on the average the fathers in the larger families had earned lower wages, caused the three-or-more-child families to receive only slightly higher average benefits than those received by widows with only two children. Although on the average there were four children in the three-or-more-child beneficiary groups, the monthly benefits awarded to these groups averaged only \$2.33 to \$3.71 more in three surveys than those awarded to widows with two children and actually \$2.84 less in the three Southern cities. Widows with two children, however, averaged from \$12.24 to \$17.39 more in monthly family benefits awarded than widows with one child.

The smallest family benefit award—\$10, which is the minimum benefit payable under the act on the basis of an individual wage record—was received by two one-child beneficiary groups. Neither widow had filed for benefits for herself, because each was working in covered employment. Nine other widows with one child (seven of whom were in the three Southern cities) received \$12.50, the minimum benefit for a widow and one child. These small benefits were usually more than 50 percent of low average monthly wages. It should be noted, however, that the average monthly

Table 7.—Average primary insurance benefit, monthly family benefit awarded, and amount of benefit received in survey year, by number of children in the beneficiary group, seven cities

Number of children in beneficiary group	Number of beneficiary groups	Average (mean)			
		Primary insurance benefit	Monthly family benefit awarded	Benefit received in survey year	
				Monthly	Yearly
Philadelphia and Baltimore					
Total.....	129	\$27.19	\$41.06	\$39.68	\$476.13
1 child.....	60	28.20	34.13	32.86	394.31
2 children.....	48	26.75	46.37	44.11	529.33
3 or more children.....	21	25.04	48.71	49.02	588.30
St. Louis					
Total.....	120	27.52	42.79	40.38	484.62
1 child.....	56	26.74	33.01	30.79	369.46
2 children.....	38	29.23	50.40	47.16	565.93
3 or more children.....	26	26.71	52.73	51.15	613.84
Birmingham, Memphis, and Atlanta					
Total.....	183	25.12	40.00	38.27	459.28
1 child.....	70	26.04	32.52	30.74	368.82
2 children.....	63	26.49	45.88	43.18	518.13
3 or more children.....	50	22.11	43.04	42.65	511.78
Los Angeles					
Total.....	134	29.06	44.29	40.43	485.12
1 child.....	65	29.74	36.51	31.44	377.26
2 children.....	38	29.50	49.96	47.07	564.81
3 or more children.....	31	27.10	53.67	51.13	613.58

wage as computed to determine benefit amounts often does not represent the average earnings of the deceased workers while working in covered jobs; the average is lowered by periods of absence from covered employment, and earnings in noncovered employment are not included.

The largest family benefit awarded in the cities surveyed was \$83.20, an amount received by two families. In one family this benefit was paid to an entitled widow and three entitled children; in the other, to four entitled children—the widow and another child in the beneficiary group were not beneficiaries. In each, the monthly benefit amounted to one-third of \$250, the highest possible average monthly wage used in computing benefits.

More than half the families (52-62 percent) in each survey except Los Angeles were awarded between \$30 and \$49 in monthly benefits (table 8). In Los Angeles, 46 percent were in this range, and an unusually large proportion (25 percent) received from \$50 to \$59. In three surveys, 14-18 percent of the families had awards of less than \$30; in the three Southern cities, the proportion was 25 percent.

In all the cities, few widows with two children (20 of 187) were awarded less than \$30 in monthly benefits, and few with three or more children (29 of 128), less than \$40. In both instances, more than half the families at these low benefit levels were in the three Southern cities.

For approximately 60 percent of the widows in three surveys and 42 percent in the three Southern cities, the benefits awarded replaced less than 40 percent of the deceased fathers' average monthly wages. The remaining 40-58 percent of the widows received benefits that equaled 40 percent or more of the workers' average monthly wage. A combination of lower average monthly wages and larger beneficiary groups in the three Southern cities accounts for the higher ratio of their benefits to the average monthly wage.

Benefits were slightly more than half the average total beneficiary group income in three surveys. In Los Angeles, where the average benefits were largest, the widows and children also had more income from other sources and their benefits were only 38 percent of total income. Again excepting Los Angeles, the

percent that benefits formed of total beneficiary group income was smallest for one-child beneficiary groups (45-50 percent), slightly larger for three-or-more-child groups (54-59 percent), and largest for two-child beneficiary groups (56-65 percent). Only in Los Angeles did benefits represent a larger proportion of total beneficiary group income for the three-or-more-child groups than for the two-child families. There, the two-child groups averaged more income in addition to benefits than the larger groups, chiefly because they had more workmen's compensation and private insurance payments.

The beneficiary groups in income intervals under \$900 (one-third of the beneficiary groups in Los Angeles and approximately two-thirds of those in the other surveys) received two-thirds or more of their average income from benefits. The proportion that insurance benefits formed of total beneficiary group income decreased as the amount of the total income increased, but even the beneficiary groups whose incomes were \$1,500 or more derived 24-35 percent of their income from benefits:

Annual income of beneficiary group	Percent insurance benefit formed of beneficiary group income			
	Philadelphia and Baltimore	St. Louis	Birmingham, Memphis, and Atlanta	Los Angeles
All beneficiary groups.....	60.8	53.3	54.6	38.4
Less than \$300.....	100.0	92.2	90.4	100.0
300-599.....	87.2	83.0	85.5	83.0
600-899.....	74.5	66.8	72.8	76.1
900-1,199.....	47.1	48.7	46.3	40.8
1,200-1,499.....	35.3	38.5	40.7	36.9
1,500 or more.....	29.6	34.8	24.9	24.2

¹ Excludes one beneficiary group whose income, \$13,589, was an extreme value in relation to the others.

Income in addition to benefits.—

More than 80 percent of the widows and children in three surveys and more than 90 percent in Los Angeles reported income in addition to benefits, but such income was either lacking or averaged less than \$25 a month for one-third of those in Los Angeles and for from one-half to two-thirds in the other surveys. Few widows and children in each survey had \$100 or more average monthly income in addition to benefits. In Los Angeles, 35 percent, and in the other surveys from

Table 8.—Distribution of beneficiary groups by monthly family benefit awarded and number of children in the beneficiary group, seven cities

Monthly family benefit awarded	All beneficiary groups		Number of beneficiary groups with specified number of children									All beneficiary groups		Number of beneficiary groups with specified number of children								
	Number	Percent	1	2	3	4	5	6	7	8	9	Number	Percent	1	2	3	4	5	6	7	8	9
			Philadelphia and Baltimore											St. Louis								
Total.....	129	100.0	60	48	15	2	2		1	1		120	100.0	56	38	11	8	4	3			
\$10.00-19.99.....	7	5.4	4	2	1							5	4.2	5	4							
20.00-29.99.....	11	8.5	10	1								17	14.2	12	4				1			
30.00-39.99.....	39	30.2	29	8	1		1					37	30.8	30	4	2						
40.00-49.99.....	41	31.8	14	19	7				1			26	21.7	6	13	2	3	1	1			
50.00-59.99.....	24	18.6	3	13	5	1	1			1		18	15.0	3	7	5	3					
60.00-69.99.....	6	4.7	4	1	1	1						7	5.8	3	2	1	1					
70.00-79.99.....	1	.8		1								10	8.3		7		1	1	1			
80.00 or more.....																						
Birmingham, Memphis, and Atlanta																						
Total.....	183	100.0	70	63	24	14	4	5		2	1	134	100.0	65	38	22	2	2	2	3		
\$10.00-19.99.....	12	6.6	10	2								8	6.0	7	1							
20.00-29.99.....	34	18.6	13	9	7	3			1		1	13	9.7	11	1	1						
30.00-39.99.....	48	26.2	31	12	2	2	1					35	26.1	23	8	3				1		
40.00-49.99.....	49	26.8	13	17	10	3			4		1	27	20.1	12	9	4				1	1	
50.00-59.99.....	22	12.0	3	12	2	3	2				1	33	24.6	12	9	9	1				2	
60.00-69.99.....	9	4.9		4	2	3						10	7.5		5	3	1	1				
70.00-79.99.....	8	4.4		7	1							6	4.5		5	1						
80.00 or more.....	1	.5						1				2	1.5			1		1				
Los Angeles																						
Total.....	183	100.0	70	63	24	14	4	5		2	1	134	100.0	65	38	22	2	2	2	3		
\$10.00-19.99.....	12	6.6	10	2								8	6.0	7	1							
20.00-29.99.....	34	18.6	13	9	7	3			1		1	13	9.7	11	1	1						
30.00-39.99.....	48	26.2	31	12	2	2	1					35	26.1	23	8	3				1		
40.00-49.99.....	49	26.8	13	17	10	3			4		1	27	20.1	12	9	4				1	1	
50.00-59.99.....	22	12.0	3	12	2	3	2				1	33	24.6	12	9	9	1				2	
60.00-69.99.....	9	4.9		4	2	3						10	7.5		5	3	1	1				
70.00-79.99.....	8	4.4		7	1							6	4.5		5	1						
80.00 or more.....	1	.5						1				2	1.5			1		1				

10 to 15 percent, averaged \$75 a month or more.

Earnings of the widows and older children, income from assets, and insurance or other payments, such as workmen's compensation, resulting from the death of the fathers, were the largest sources of beneficiary group income other than benefits. The income sources were remarkably alike in Philadelphia and Baltimore, St. Louis, and the three Southern cities, but they differed in Los Angeles, where wages and incomes were higher.

Except in Los Angeles, from 53 to 55 percent of average beneficiary group income was derived from benefits; 28 percent, from the earnings of the widows and children; 14-15 percent, from income from assets, annuities, or other insurance payments and workmen's compensation; and 3-4 percent, from gifts from persons not in the household, work relief, public and private relief, and similar sources. In Los Angeles the proportion of average beneficiary group income derived from each source was as follows: 38 percent from benefits; 31 percent from the earnings of the widows and children; 27 percent from income from assets, annuities, or other insurance payments and workmen's compensation; and 4 percent from gifts from persons not in the household, work relief, public and private relief, and similar sources.

The relative importance of the var-

ious sources of income differed among the beneficiary groups of different size chiefly in the fact that relatively more children in the larger beneficiary groups were employed, and that the larger beneficiary groups on the average received more relief but relatively less income from assets, annuities, and other private insurance.

Income from assets that had been accumulated while the wage earners were alive and from private insurance payments averaged less than \$5 a month for 91 percent of all the three-or-more-child beneficiary groups, for 78 percent of the two-child groups, and for 69 percent of the one-child groups. Although the various monthly payments derived from assets or private insurance usually were not large, they often provided a modest income when added to old-age and survivors insurance benefits.

This was the case for Mrs. R, who at age 31 was left with a 2-year-old daughter and a son, aged 8. After her husband died, she received \$1,500 from one insurance policy and \$49.84 monthly for 5 years from another. The \$1,500 was used immediately for the payment of funeral, medical, and other bills. Mrs. R lived in a rented home for which she paid \$22.50 monthly. With only her \$49.84 monthly income from private insurance she would not have been able to stay at home and care for her family, but the addition of her monthly survivors insurance benefits of \$51.99 enabled her to do so. The widow was grateful that, for the 5 years during

Table 9.—Percentage distribution of widows by amount of annual earnings, seven cities

Survey	Total		With no earnings ¹	With specified annual earnings				
	Number	Percent		Total	Less than \$300	\$300-599	\$600-899	\$900 or more
Philadelphia and Baltimore...	129	100.0	72.1	27.9	14.0	5.4	5.4	3.1
St. Louis...	120	100.0	52.5	47.5	23.4	13.3	7.5	3.3
Birmingham, Memphis, and Atlanta...	183	100.0	55.7	44.3	24.0	9.3	4.4	6.6
Los Angeles...	134	100.0	45.5	54.5	22.4	6.0	11.2	14.9

¹ Includes those who were employed but reported no income or minus income from employment.

which she would receive both the survivors insurance benefits and the monthly private insurance payments, she could probably stay at home with her children. She expected to be forced to find employment when all the private insurance payments had been received, although her children will be only 7 and 13 years of age at that time.

While 44-54 percent of the widows in three surveys and 28 percent in the fourth reported earned income, the amounts averaged less than \$25 a month for approximately half the widows with earnings (table 9). Few widows were qualified by training or experience to earn a family wage; only 3-7 percent in three surveys and 15 percent in Los Angeles earned \$900 or more in the year surveyed.

Beneficiary Group Assets Used for Current Living

For some widows and their dependent children, assets were another source of cash. Although about 70 percent of the widows and children in each survey had assets in excess of their liabilities at the beginning of the survey year, only about a third drew on their assets during the year to meet living expenses. The average amount withdrawn per beneficiary group making such withdrawals was between \$278 and \$568, depending on the survey. These averages suggest the considerable extent to which many widows used funds often obtained from private insurance received when their husbands died. Among the widows with assets at the beginning of the survey year, 8-12 percent in three surveys, and 3 percent in Los Angeles, used all their assets during the year.

The use of assets added an average of \$158-186 to the total average yearly incomes of all beneficiary groups in St. Louis and Los Angeles, and \$96-109 in the three Southern cities and Philadelphia and Baltimore. Among all beneficiary groups, used assets formed 10-15 percent of the combined total of annual income

and used assets. Except in the three Southern cities, assets used during the year were a smaller proportion of the combined total for the three-or-more-child beneficiary groups than for the smaller groups.

During the survey year, 15-36 percent of the widows incurred debts. The proportion was slightly larger for the large beneficiary groups. The average amount of the indebtedness, which was often the unpaid balance of installment purchases or unpaid current bills, ranged from \$63 in Philadelphia and Baltimore to \$111 in Los Angeles.

Family Income

The majority of the relatives with whom the widows and children lived were self-supporting and provided income that raised the family income to a relatively high level as compared with that of widows and children who lived alone. In each survey and among all size types of beneficiary groups, the average family per capita income was considerably higher for beneficiary groups that lived with others than for those living alone.

The average (mean) family income and the average number of persons in the family were as follows:

Item	Philadelphia and Baltimore	St. Louis	Birmingham, Memphis, and Atlanta	Los Angeles
Widows and children living alone				
Average family income...	\$872	\$965	\$899	\$1,317
Per capita family income...	285	293	257	420
Average number of persons in family.....	3.1	3.3	3.5	3.1
Widows and children living with others				
Average family income...	\$2,011	\$1,944	\$1,715	\$2,467
Per capita family income...	418	445	377	552
Average number of persons in family.....	4.8	4.4	4.5	4.5

Relatives in the family were a more significant resource for widows with low incomes than for those whose incomes were relatively large. Among beneficiary groups whose incomes were less than \$600 and who lived with "others," the "others in the family" accounted for 72-79 percent of the total family income. By contrast, among corresponding beneficiary groups whose income was \$1,500 or more, only 11-19 percent of the family income in three surveys, and 32 percent in Los Angeles, was reported by "others in the family."

Brothers, married sons, and sons-in-law of the widow were the family members most likely to have the larger incomes. Most of the parents

Table 10.—Distribution of families by amount of annual family income, seven cities

Annual family income	Number	Percent	Average size of family	Number	Percent	Average size of family
Philadelphia and Baltimore						
Total.....	129	100.0	4.2	120	100.0	3.9
Less than \$600.....	16	12.4	2.8	15	12.5	3.1
600-1,199.....	42	32.5	3.5	34	28.3	3.5
1,200-1,799.....	21	16.3	4.0	35	29.2	3.7
1,800-2,399.....	23	17.8	4.0	17	14.2	4.6
2,400-2,999.....	14	10.9	5.4	9	7.5	(¹)
3,000 or more.....	13	10.1	6.5	10	8.3	5.4
Birmingham, Memphis, and Atlanta						
Total.....	183	100.0	4.1	134	100.0	3.8
Less than \$600.....	42	23.0	3.7	6	4.5	(¹)
600-1,199.....	59	32.2	3.7	38	28.3	3.1
1,200-1,799.....	39	21.3	4.5	23	17.2	4.0
1,800-2,399.....	24	13.1	4.3	29	21.6	3.5
2,400-2,999.....	7	3.8	(¹)	15	11.2	4.4
3,000 or more.....	12	6.6	5.4	23	17.2	5.2

¹ Not computed on base of less than 10.

who lived in the widows' households had either no income or only small amounts from relief or gifts. Even in the households in which a widow lived with her parents, few of the parents averaged as much as \$100 in monthly income. Often the parent's income was less than that of the widow and her children. Pooling of resources; reduced housing costs, especially when the parents owned their homes; help with the care of the children; companionship; and the sharing of responsibilities—these were the more important advantages realized by a few widows who lived in joint households with a parent. The single sons or daughters over age 18, who were helping support many families, were young persons whose earnings usually did not equal those of mature workers.

The data on the total incomes of families in which the beneficiary groups lived, including beneficiary groups that lived alone as well as those that lived with others, are presented in table 10. In Philadelphia and Baltimore, St. Louis, and the three Southern cities, 41-55 percent of the widows lived in families with incomes averaging less than \$100 a month and 24-39 percent in families averaging \$150 or more monthly. In Los Angeles, by contrast, 50 percent of the families had monthly incomes averaging \$150 or more, and only 33 percent had less than \$100. In interpreting these figures, however, it should be noted that the average size of the families in the higher income intervals was on the whole larger than the average size of the low-income families.

With the exception of the families in Los Angeles with incomes of less than \$600, some families at every income level in each survey supplemented their income by drawing on their assets. With that single exception relatively more families at income levels below \$1,200 than families at income levels above this amount used assets for living expenses. The average amount of assets used for living expenses, furthermore, was generally larger among families at the lower than at the higher income levels.

In all cities, widows and beneficiary children who lived alone constituted a majority of the families with less than \$100 in average monthly income. Among families with monthly income of \$150 or more, almost none comprised a widow and one or two beneficiary children living

alone, and few were larger beneficiary groups alone. For the most part, the families with relatively high incomes were composed of the widow, her dependent children, and other relatives.

In every survey, a larger proportion of the beneficiary groups with three or more children than of the smaller beneficiary groups were in families with incomes of less than \$100 a month, but the proportion was significantly larger only in the three Southern cities. There were more people in the large beneficiary group families at this low income level, and therefore the per capita income was smaller than in the families of the one or two-child beneficiary groups at the same income level.

The relatively low level of living of the larger beneficiary group families is clearly indicated by the average annual income shown in table 11 and chart 1. In every survey the three-or-more-child beneficiary groups lived in families that had approximately two more members than the smaller beneficiary group families but whose

average annual income was actually less than that of the smaller families. Furthermore, relief payments and benefits formed larger proportions of the family income among large beneficiary group families.

The average family income varied by size of beneficiary group more widely in Birmingham, Memphis, and Atlanta than in the other three surveys, chiefly because Negroes composed a larger proportion of the two and three-or-more-child than of the one-child beneficiary groups. In the other surveys, nearly all the families were white.

Mrs. W's experience is typical of the large beneficiary groups with low per capita income:

Mr. W died at the age of 34, leaving Mrs. W, aged 33, a son 6 months old, a son aged 4, and an 11-year-old daughter. Funeral and medical bills took all but \$432 of the \$1,000 insurance that Mrs. W received. Survivor benefits of \$55.18 monthly were awarded on an average monthly wage of \$115.

Mrs. W could not go to work because she had no one with whom to leave her baby. After a few months she moved from a home for which she was

Table 11.—Average annual family income by number of children in the beneficiary group, seven cities

Number of children in beneficiary group	Number of families	Average number of persons in family ¹	Average (mean) annual family income		Average (mean) annual nonrelief income per family	Benefits as percent of family income
			Per family	Per person		
Philadelphia and Baltimore						
Total.....	² 127	4.2	\$1,601.38	\$381.42	\$1,586.28	30.1
1 child.....	² 59	3.3	1,586.94	474.94	1,583.56	25.0
2 children.....	² 47	4.5	1,646.61	369.95	1,635.82	32.8
3 or more children.....	21	6.0	1,540.75	255.01	1,483.00	38.2
St. Louis						
Total.....	² 117	3.9	1,444.38	372.50	1,406.19	34.4
1 child.....	56	3.2	1,423.18	443.38	1,399.82	26.0
2 children.....	² 36	3.8	1,504.05	396.96	1,473.63	39.7
3 or more children.....	² 25	5.5	1,405.96	255.59	1,323.36	45.4
Birmingham, Memphis, and Atlanta						
Total.....	183	4.1	1,336.09	328.91	1,311.28	34.4
1 child.....	70	3.0	1,557.10	513.19	1,552.35	23.7
2 children.....	63	4.2	1,322.35	318.27	1,289.06	39.2
3 or more children.....	50	5.4	1,043.98	193.87	1,001.76	49.0
Los Angeles						
Total.....	134	3.8	1,909.14	499.70	1,846.41	25.4
1 child.....	65	2.9	1,890.76	648.85	1,872.16	20.0
2 children.....	38	3.9	2,022.90	513.05	1,955.88	27.9
3 or more children.....	31	5.6	1,808.24	324.55	1,658.23	33.9

¹ The number of persons in the beneficiary group was always 2 for 1-child groups, and 3 for 2-child groups. The 3-or-more-child groups averaged 4.7 persons in Philadelphia and Baltimore, 5.0 in St. Louis, 5.1 in Birmingham, Memphis, and Atlanta, and 4.8 in Los Angeles.

² Excludes families whose incomes were extreme values. In Philadelphia and Baltimore these exclusions were: 1 family in the 1-child group whose annual family income was \$13,589 and whose insurance

benefit was \$249.60, and 1 family in the 2-child group whose annual family income was \$6,170 and whose insurance benefit was \$503.64. In St. Louis the exclusions were: 2 families in the 2-child group whose annual family incomes were \$6,321 and \$6,257 and whose insurance benefits were \$611.40 and \$873.60, and 1 family in the 3-or-more-child group whose annual family income was \$4,696 and whose insurance benefit was \$368.16. None of these families had relief income.

paying \$30 monthly rent to one that rented for \$25. She rented one room for \$3 a week. Her benefits of \$662.16, and the \$66 received from the roomer, were her only income—an average of \$60.68 monthly. Her entire savings of \$432 were used for clothing, furniture, and a medical and hospital bill for an operation on the baby. When interviewed, she had no reserve funds and owed \$25 rent, a \$12.85 coal bill, and \$12 on a washing machine.

Mrs. W was naturally very grateful for her benefits. Her application for food stamps had been denied. She said that she could get no aid from her relatives, and in fact would not ask them for help. She thought that she might drop her payments on the insurance policies with a total face

value of \$3,000 that she carried on herself and the children.

Although Mrs. W hoped to continue maintaining her family as during the survey year, it was obvious that she would be unable to do so without other income.

Conclusion

Survivor benefits paid to the widows and children included in the surveys formed a fixed and regular income that was a stabilizing factor for these families as they made difficult adjustments. While benefits were seldom the only resource of the widows, their importance to the persons surveyed

is indicated by the fact that on the average they formed slightly more than half the total beneficiary group income in three surveys and nearly two-fifths in the fourth; and also by the fact that benefits formed approximately a third of the total family income in three surveys and a fourth in the other. It is significant that none of the widows planned to break up her home, while several said that without benefits they would not have been able to keep their children with them.

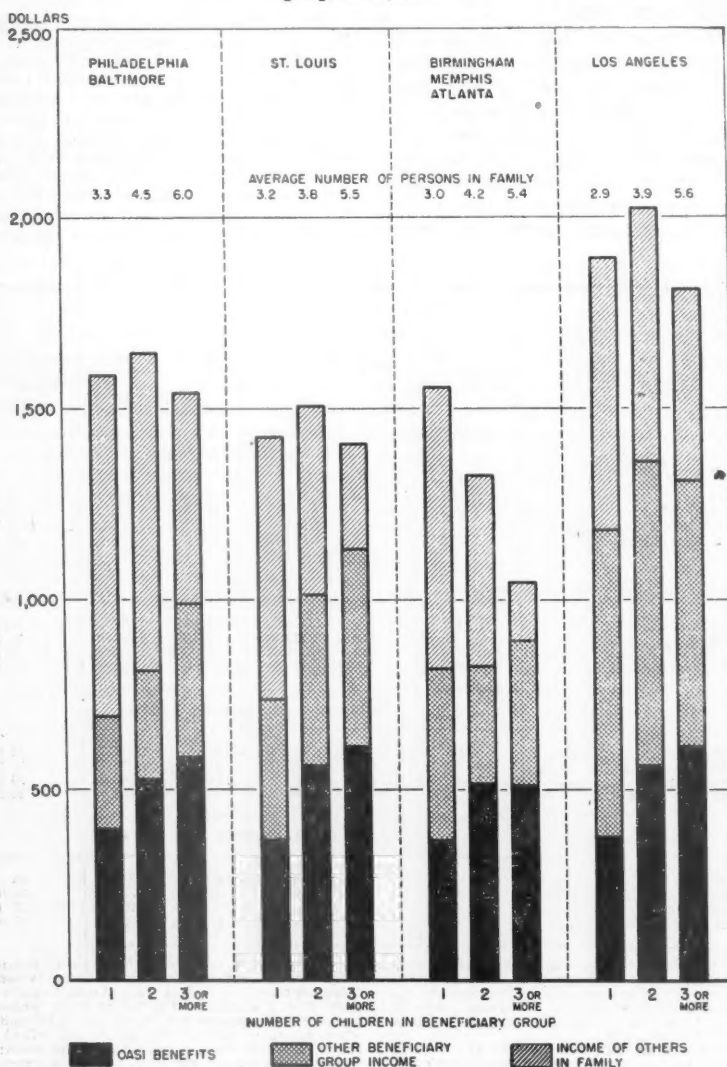
Survivors insurance benefits are only one of various social measures that provide aid for widows and children. In every city, some families receiving survivor benefits were drawing on the community resources available for persons in need. Several rented homes or apartments in Federal housing projects where widows were often given preference as tenants; others had received free medical care, either for themselves or for their children, at local hospitals; several were receiving workmen's compensation or payments as surviving dependents of veterans; some of the older children were employed on WPA and NYA projects or were in CCC camps; and from 6 to 9 percent of the widows got public or private aid. Most of the aid consisted of payments of aid to dependent children or free food stamps.

The majority of the deceased wage earners left their widows with meager assets. By the end of the survey year, 31-42 percent of the widows either had no assets or were in debt. Less than one-fifth of the widows in three surveys and one-fourth in Los Angeles owned unmortgaged homes. From 45 to 62 percent of the widows had no current cash income from assets accumulated by the family before the wage earner died or from monthly private insurance payments. These resources yielded as much as \$25 average monthly income for only approximately 10 percent of the widows in three surveys and 24 percent in Los Angeles. Beneficiary groups with a net worth of \$3,000 or more formed only 13 percent of the total in Philadelphia and Baltimore, 22 percent in St. Louis, 21 percent in Birmingham, Memphis, and Atlanta, and 32 percent in Los Angeles.

Survivor benefits, like retirement benefits under the old-age and survivors insurance system, vary in amount with the worker's past earn-

(Continued on page 52)

Chart 1.—Average annual family income by source and number of children in beneficiary group, seven cities¹



¹ Based on data in tables 5 and 11.

Employment Security

Labor-Market Developments

Labor-market conditions in September were affected by cancellations of war contracts and nearly complete stoppage in the production of war materials. Industry as a whole had expected a much longer war in the Pacific, and the abrupt end of war production compelled revision of its program for reconversion to peacetime activities. The total number of terminations of war jobs is unknown but has been estimated at not less than 2 million between VE-day and the Japanese surrender and an additional 5 million after the latter, more than half of them in the last 2 weeks of August. The anticipated large-scale unemployment did not materialize, however. Sizable pockets of unemployment developed in only a few strategic areas, but even here the rate of unemployment was not as great as had been feared.

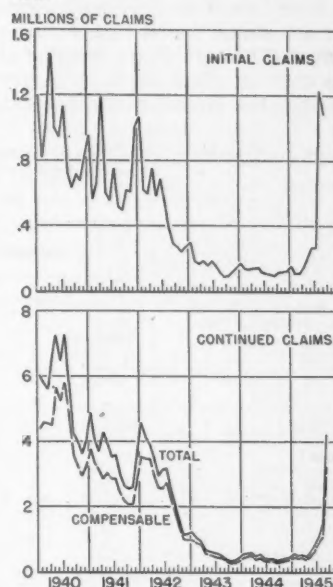
Of the 7 million war workers whose jobs were terminated, about half went on working at peacetime production in the same establishments, often in the same work they had been doing under war contracts. Of the remaining half, some found jobs in other establishments, others have retired from the labor market or are taking

vacations, and others are looking for jobs and drawing unemployment benefits in the interim.

The September civilian labor force was estimated by the Bureau of the Census at 52.9 million persons, 1.4 million less than in August. The loss was due essentially to seasonal factors; in particular, boys and girls left vacation jobs to return to school. In addition, many workers withdrew from the labor force, some temporarily, when wartime jobs ended. About 51.2 million persons were reported as employed in September, some 2.3 million fewer than in August. Nonagricultural employment was estimated at 42.4 million, a decline of 2 million or about half of the cuts which occurred in war employment in the same period. Farm employment of 8.8 million persons was 250,000 less than in August, a purely seasonal decline.

Unemployment about doubled during the 3 weeks following the Japanese surrender and reached an estimated total of 1.6 million persons in September, according to the Bureau of the Census. During the census week 1.2 million persons were filing claims for unemployment compensation. While only 1.5 percent of all persons in the civilian labor force

Chart 1.—Number of initial and continued claims, January 1940–September 1945



were unemployed during the week before August 11, the proportion stood at 3.1 percent by September. Increases in the number of unemployed men were relatively larger than in the number of unemployed women because more men were laid off by munitions factories.

The Bureau of the Census began in July to use a slightly different procedure in their monthly survey of the labor force. No new definitions of either employment or unemployment were involved in the changed procedure but, rather, a new interpretation of the old definitions. Some persons who, under the old method, would have been counted as outside the labor force are now tabulated as workers. For example, persons who perform unpaid family labor are now considered "employed" if they work 15 hours or more in the home. Heretofore it had been left to the judgment of the enumerators to determine whether unpaid family work should be considered as incidental chores and persons doing that work as out of the labor force, or whether enough such work was performed to be termed a "substantial amount" and the workers performing it counted in the labor force.

Another addition to the number of employed persons came about through a change in the questions the enumerator asked students and housewives.

Table 1.—Summary of unemployment compensation operations, September 1945 and October 1944–September 1945

Item	September 1945			October 1944–September 1945		
	Number or amount	Percentage change from—		Number or amount	Percentage change from October 1943–September 1944	
		August 1945	September 1944			
Initial claims.....	1,085,690	-11.8	+1,022.4	3,066,807	+164.5	
New.....	944,820	-14.5	+1,303.7	3,260,591	+211.0	
Additional.....	140,870	+12.8	+413.2	706,216	(5)	
Continued claims.....	4,210,009	+202.4	+1,244.4	10,967,581	+126.2	
Waiting-period.....	969,679	+133.7	+1,662.3	2,375,593	+160.3	
Compensable.....	3,240,330	+231.6	+1,155.4	8,591,988	+118.3	
Weeks compensated.....	1,894,015	+200.2	+795.2	5,300,997	+67.8	
Total unemployment.....	1,825,295	+209.3	+847.1	4,944,902	+73.4	
Part-total unemployment.....	16,443	+41.8	+182.7	83,382	+10.9	
Partial unemployment.....	45,951	+64.0	+301.6	241,202	+19.5	
First payments.....	576,643	+538.6	+2,347.8	1,062,736	+166.2	
Exhaustions.....	7,868	+27.5	+44.8	72,547	-10.1	
Weekly average beneficiaries.....	437,080	+200.2	+795.1	1,01,942	+67.8	
Benefits paid.....	\$2,300,085,545	+178.2	+1,078.4	\$139,998,295	+136.1	
Benefits paid since first payable.....	\$2,300,085,545					
Funds available as of Sept. 30.....	\$6,964,571,099	-2	+21.8			

¹ Excludes Maryland, Ohio, Texas, and Wisconsin, which have no provision for filing additional claims; also Indiana and Pennsylvania before April 1945 and Florida before July.

² Data not available.

³ Excludes Illinois; data not available.

⁴ Beginning April 1945, excludes Maryland, which has no provision for filing waiting-period claims.

⁵ Excludes California, Indiana, and Michigan; data not reported.

⁶ Excludes New York because data not reported, and Montana, Pennsylvania, Rhode Island, and

West Virginia, which have no provision for partial unemployment.

⁷ Excludes New York because data not reported, and Montana and Pennsylvania, which have no provision for partial unemployment.

⁸ Excludes Wisconsin before July 1945; data not comparable.

⁹ Excludes Wisconsin before July 1945 because data not comparable, and Wyoming before April 1945.

¹⁰ Adjusted for voided benefit checks and transfers under interstate combined wage plan.

Previously, students and housewives who did some paid work in addition to their school or household duties did not always report themselves as employed because of the wording of the question asked them. The new schedule has several questions which

tend to uncover facts not disclosed by the earlier question on employment in the past week.

The difference in results from the use of the old and new procedures in the census survey was easily determined, since July data were collected

under both methods. The new method, as indicated above, resulted in an increase in the number of persons reported as employed or in the labor force, and in decreases in the number unemployed or not in the labor force. In July the differences

Table 2.—Number of beneficiaries, number of weeks compensated, and amount of benefits paid, September 1945, and average weekly benefit paid for total unemployment, July–September and April–June 1945, by State

[Data reported by State agencies, corrected to Oct. 25, 1945]

Social Security Board region and State	Beneficiaries		Weeks compensated for specified types of unemployment				Benefits paid ^a			Average weekly benefit amount		
	Average weekly number of benefici- aries	Percentage change from—		All types	Total	Part- total ¹	Partial ¹	Amount	Percentage change from—			
		August 1945	Septem- ber 1944						August 1945	Septem- ber 1944	July- September 1945	April- June 1945
Total.....	\$ 437,080	\$ +200.2	\$ +795.1	\$ 1,894,015	\$ 1,825,295	\$ 16,443	\$ 45,951	\$ 34,573,426	\$ +221.9	\$ +1,007.9	\$ \$18.44	\$ \$17.30
Region I:												
Connecticut.....	10,405	+289.9	+1,050.9	84,087	82,767	722	598	1,713,126	+301.7	+1,161.3	20.37	19.43
Maine.....	2,145	+26.3	+461.5	9,295	7,437	102	1,756	148,954	+31.7	+711.6	16.45	15.46
Massachusetts.....	28,227	+310.8	+854.6	122,315	117,388	471	4,456	2,339,441	+346.3	+1,099.0	19.33	16.68
New Hampshire.....	887	+268.0	+409.8	3,844	3,542	24	278	53,837	+316.1	+585.6	13.88	12.14
Rhode Island.....	8,758	+63.3	+528.7	37,950	35,832	(1)	2,118	646,067	+67.0	+602.5	17.35	16.87
Vermont.....	434	+185.5	+338.2	1,882	1,780	39	63	30,038	+204.4	+727.7	15.84	14.82
Region II-III:												
Delaware.....	1,352	+151.3	+1,948.5	5,857	5,687	56	114	98,291	+174.3	+2,565.9	16.76	16.41
New Jersey.....	41,218	+274.4	+140.0	178,612	173,320	39	5,253	3,574,757	+336.0	+1,334.6	19.50	16.74
New York.....	85,852	+144.5	+666.3	372,022	365,696	(1)	(1)	7,355,571	+145.4	+837.1	19.66	17.48
Pennsylvania.....	44,076	+298.1	+1,131.5	190,907	190,907	(1)	(1)	3,449,814	+315.8	+1,359.5	17.83	16.10
Region IV:												
District of Columbia.....	264	+14.8	-24.6	1,145	1,125	16	4	20,468	+14.3	-22.5	17.83	17.56
Maryland.....	17,367	+296.2	+2,626.4	75,258	71,113	59	4,086	1,420,996	+331.7	+3,083.7	19.30	17.64
North Carolina.....	5,037	+324.7	+727.1	21,827	21,375	0	452	283,052	+413.8	+1,055.0	12.20	8.95
Virginia.....	1,822	+126.6	+467.6	7,896	7,493	268	135	100,439	+168.6	+579.8	11.92	10.45
West Virginia.....	4,578	+194.0	+666.8	19,837	13,100	(1)	6,737	304,248	+197.8	+720.5	16.00	15.22
Region V:												
Kentucky.....	5,442	+199.8	+442.0	23,583	22,805	400	378	300,473	+244.8	+592.7	12.25	10.43
Michigan.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	\$ 20.25	19.46
Ohio.....	19,523	+310.4	+2,406.2	84,601	83,172	687	742	1,484,821	+376.0	+3,069.9	17.02	14.68
Region VI:												
Illinois.....	57,171	+132.1	+670.9	247,742	235,938	6,313	5,491	4,644,817	+151.4	+794.2	18.92	18.58
Indiana.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	\$ 17.12	16.60
Wisconsin.....	9,131	+507.5	+814.9	39,566	29,632	1,103	8,741	614,948	+579.8	+1,033.2	17.40	15.83
Region VII:												
Alabama.....	9,759	+172.7	+756.8	42,288	41,939	345	4	707,975	+221.7	+1,141.2	15.65	12.09
Florida.....	3,514	+100.0	+189.0	15,229	14,706	434	89	213,682	+113.0	+227.9	13.83	13.04
Georgia.....	5,262	+317.0	+908.0	22,804	22,518	161	125	363,935	+437.0	+1,491.0	15.02	11.94
Mississippi.....	1,349	+54.3	+518.8	5,846	5,728	91	27	77,166	+72.1	+642.3	12.57	11.39
South Carolina.....	549	+22.3	+100.4	2,381	2,325	29	27	28,878	+36.6	+121.5	11.37	10.01
Tennessee.....	5,463	+149.0	+135.0	23,671	23,060	340	271	312,227	+171.4	+170.1	12.78	11.48
Region VIII:												
Iowa.....	4,020	+165.0	+1,458.1	17,419	16,885	467	57	289,833	+181.2	+2,123.3	16.36	12.39
Minnesota.....	3,262	+190.7	+1,506.9	14,135	13,588	485	62	247,738	+224.5	+2,082.9	17.06	13.78
Nebraska.....	678	+301.2	+976.2	2,940	2,832	69	39	47,793	+435.2	+1,540.1	15.23	12.15
North Dakota.....	16	(1)	(1)	69	50	1	18	794	+18.3	+471.2	12.58	11.21
South Dakota.....	51	-10.5	(1)	223	212	11	0	2,589	-6.4	+577.7	11.16	10.18
Region IX:												
Arkansas.....	1,856	+106.5	+373.5	8,042	7,955	69	18	106,458	+241.8	+519.9	12.71	11.15
Kansas.....	6,463	+601.0	+1,951.7	28,005	27,362	527	116	433,498	+675.0	+2,398.8	15.39	13.16
Missouri.....	15,748	+264.2	+1,058.8	68,239	64,859	747	2,633	1,158,029	+284.2	+1,333.2	17.06	14.75
Oklahoma.....	5,782	+355.6	+2,260.0	25,056	24,004	417	35	440,483	+373.5	+2,946.4	17.51	15.01
Region X:												
Louisiana.....	5,698	+208.5	+711.7	24,690	24,164	269	257	410,532	+233.4	+866.9	16.37	14.85
New Mexico.....	33	(1)	(1)	145	144	1	0	1,863	+48.6	+250.8	12.06	11.18
Texas.....	5,080	+115.9	+512.0	22,012	21,442	570	0	320,880	+142.9	+722.7	14.02	12.48
Region XI:												
Colorado.....	220	+34.1	+73.2	955	917	12	26	12,841	+37.0	+76.0	13.45	12.15
Idaho.....	156	-28.8	+151.6	677	668	9	0	8,548	-28.2	+182.9	12.39	12.16
Montana.....	112	-9	+55.6	484	484	(1)	(1)	6,135	+3.2	+67.0	12.16	11.95
Utah.....	251	+51.2	+32.1	1,087	992	85	10	25,095	+55.4	+62.7	23.08	19.06
Wyoming.....	8	(1)	(1)	33	28	4	1	475	-21.2	+259.8	17.19	15.60
Region XII:												
Arizona.....	1,668	+150.8	+1,733.0	7,229	7,154	72	3	106,786	+152.9	+1,814.1	14.77	14.15
California.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	\$ 19.31	18.89
Nevada.....	98	(1)	(1)	424	408	1	15	7,455	+129.9	+212.3	16.92	14.67
Oregon.....	2,233	+192.3	+2,202.1	9,678	9,149	291	238	160,043	+234.3	+2,812.0	16.41	14.33
Washington.....	5,021	+331.4	+2,325.6	21,759	20,737	847	475	464,684	+378.6	+3,864.2	20.84	14.71
Territories:												
Alaska.....	38	(1)	(1)	165	165	0	0	2,575	+38.6	+94.0	15.55	15.01
Hawaii.....	3	(1)	(1)	14	11	0	3	278	+167.3	+1,335.3	22.25	18.50

¹ Excludes New York because data not reported; Montana and Pennsylvania, which have no provisions for partial and part-total unemployment; and Rhode Island and West Virginia, which have no provision for part-total unemployment.

² Not adjusted for voided benefit checks and transfers under interstate combined wage plan.

³ Excludes California, Indiana, and Michigan; data not reported for September.

⁴ Not computed, because fewer than 50 beneficiaries were reported in either or both periods.

in estimates under the old and new methods were as follows:

Employment status	Number (in thousands)		
	Old schedule	New schedule	Difference
Civilian population 14 years and over.....	93,110	93,110	---
In the labor force.....	53,760	55,220	+1,470
Employed.....	52,660	54,270	+1,610
Nonagricultural workers.....	43,520	44,430	+910
Wage and salary workers.....	38,360	39,090	+730
Self-employed.....	4,700	4,810	+110
Unpaid family workers.....	460	530	+70
Agricultural workers.....	9,140	9,840	+700
Wage and salary workers.....	1,990	2,060	+70
Self-employed.....	4,810	4,930	+120
Unpaid family workers.....	2,340	2,850	+510
Unemployed.....	1,090	950	-140
Not in the labor force.....	39,350	37,890	-1,470
Engaged in own housework.....	28,810	27,760	-1,050
Attending school.....	590	350	-240
All other.....	9,960	9,780	-180

Because of these differences, labor-force data collected under the new method are not strictly comparable with data collected before July 1945 under the old method. The Bureau of the Census hopes later to publish revisions of the earlier figures.

Unemployment Claims and Benefits

During September, 1.1 million individuals filed initial claims, 12 percent fewer than in August. Most layoffs in war production, however, were made in the 10 days after Japan surrendered. The fact that the flow of initial claims continued at a relatively high rate throughout September (and also in October) indicates that many separated war workers waited several weeks before applying at unemployment compensation offices.

Before the capitulation of Japan, about 60,000 persons filed initial claims each week. Deducting from the August total the 120,000 initial claims filed in the first 2 weeks of the month leaves approximately a million filed during the remainder. This number, added to the number filing initial claims in September, means that about 2 million persons filed claims between the Japanese surrender and the first of October. This number includes probably about 360,000 persons—the normal turn-over of the labor force—who would have filed claims even if the war had continued. The remaining 1.7 million represents the number of laid-off war workers who applied for unemployment com-

Table 3.—Initial and continued claims received in local offices, by State, September 1945

[Data reported by State agencies, corrected to Oct. 25, 1945]

Social Security Board region and State	Initial claims				Continued claims			
	Total ¹	Percentage change from—		New	Total ²	Percentage change from—		Compensable
		August 1945	September 1944			August 1945	September 1944	
Total.....	1,085,690	-11.8	+1,022.4	944,820	4,210,009	+202.4	+1,244.4	4,324,030
Region I:								
Connecticut.....	22,540	-61.8	+601.1	18,516	204,014	+204.6	+1,912.6	164,996
Maine.....	3,477	+2.1	+250.2	2,680	12,563	+29.8	+442.7	10,545
Massachusetts.....	36,218	-82.7	+492.7	29,911	172,432	+207.2	+1,024.7	135,616
New Hampshire.....	2,091	-11.1	+574.5	1,576	7,078	+231.2	+507.6	5,338
Rhode Island.....	7,843	-40.1	+410.6	6,041	41,685	+49.2	+548.9	36,882
Vermont.....	1,063	+18.4	+1,245.6	994	4,399	+226.6	+879.7	2,843
Region II-III:								
Delaware.....	2,148	-5.8	+1,926.4	1,945	8,410	+108.4	+2,750.8	7,071
New Jersey.....	50,161	-47.7	+677.0	51,881	351,549	+233.0	+1,528.4	286,886
New York.....	142,551	-7.9	+771.7	108,099	632,206	+173.4	+838.7	387,800
Pennsylvania.....	96,871	+7.5	+1,450.2	93,216	337,230	+227.8	+1,286.5	260,367
Region IV:								
District of Columbia.....	396	+25.7	+51.1	340	1,700	+56.3	+4.6	1,539
Maryland.....	19,626	+11.2	+4,411.7	19,626	68,378	+311.0	+2,517.8	68,378
North Carolina.....	7,190	+5	+548.3	6,433	32,401	+178.2	+671.1	27,215
Virginia.....	5,522	+83.2	+1,514.6	5,389	13,118	+161.3	+824.9	10,377
West Virginia.....	11,218	+41.7	+1,154.9	10,424	32,110	+140.8	+713.1	28,503
Region V:								
Kentucky.....	14,291	+4.7	+1,185.2	13,622	69,725	+246.9	+1,009.7	61,914
Michigan.....	119,967	-28.9	+1,006.3	102,779	715,776	+202.9	+2,483.2	615,436
Ohio.....	113,511	+232.7	+6,032.4	113,511	212,575	+501.9	+3,880.8	130,536
Region VI:								
Illinois.....	73,762	-41.3	+515.1	59,060	(³)	(³)	(³)	(³)
Indiana.....	52,488	-16.4	+4,188.2	30,939	180,159	+261.1	+3,632.3	140,165
Wisconsin.....	10,871	-69.1	+1,673.4	10,871	77,377	+148.6	+1,344.4	44,443
Region VII:								
Alabama.....	14,797	+13.7	+1,157.2	14,120	62,171	+157.1	+956.1	50,266
Florida.....	7,970	+20.8	+607.2	7,176	27,732	+102.7	+299.6	22,670
Georgia.....	13,331	-8.3	+1,665.7	12,169	58,112	+313.9	+1,682.6	29,133
Mississippi.....	3,157	+24.2	+577.5	2,991	14,012	+90.8	+708.1	10,912
South Carolina.....	2,494	+30.1	+199.0	2,355	9,945	+117.1	+204.4	9,042
Tennessee.....	14,775	+19.6	+755.5	13,753	61,415	+177.7	+389.4	50,278
Region VIII:								
Iowa.....	6,109	-30.5	+2,179.5	5,544	31,543	+97.0	+1,945.6	20,685
Minnesota.....	8,160	-28.5	+2,878.1	7,525	35,126	+248.1	+2,889.4	19,090
Nebraska.....	2,173	-29.5	+2,797.3	1,969	7,815	+262.6	+1,713.2	4,103
North Dakota.....	187	+110.1	(³)	151	603	+140.2	+996.4	487
South Dakota.....	258	+113.2	(³)	258	788	+35.8	+262.7	719
Region IX:								
Arkansas.....	8,752	+90.3	+1,451.8	8,534	24,375	+199.7	+648.4	20,523
Kansas.....	12,102	+24.3	+3,043.4	11,516	39,915	+356.1	+2,153.8	30,020
Missouri.....	29,597	-22.9	+1,252.1	27,689	136,427	+219.2	+1,655.1	107,201
Oklahoma.....	11,051	-13.8	+1,805.2	10,436	51,145	+210.8	+2,029.3	43,354
Region X:								
Louisiana.....	12,035	+65.8	+1,322.6	11,398	40,364	+220.0	+824.9	32,020
New Mexico.....	347	+201.7	(³)	345	947	+116.2	+411.9	930
Texas.....	16,864	+17.6	+1,143.7	16,864	59,899	+175.4	+620.5	45,951
Region XI:								
Colorado.....	1,919	+48.1	+1,084.6	1,645	3,955	+205.4	+430.2	2,378
Idaho.....	212	+84.3	(³)	208	1,119	+16.0	+234.0	1,048
Montana.....	530	+135.6	+626.0	476	1,580	+62.4	+235.5	1,198
Utah.....	620	+51.2	+453.6	562	1,656	+53.4	+105.0	1,421
Wyoming.....	63	(³)	(³)	59	179	+88.4	(³)	169
Region XII:								
Arizona.....	2,998	-8.0	+1,722.6	2,618	11,193	+117.5	+1,536.4	9,689
California.....	82,974	-5.7	+758.5	69,363	376,685	+136.8	+865.3	263,760
Nevada.....	392	+51.4	+639.6	330	893	+189.9	+222.4	768
Oregon.....	7,560	+44.7	+4,715.3	6,819	16,153	+194.3	+3,396.3	11,757
Washington.....	21,636	+127.2	+6,081.7	19,479	39,369	+412.5	+4,492.6	23,788
Territories:								
Alaska.....	36	(³)	(³)	29	36	(³)	(³)	29
Hawaii.....	6	(³)	(³)	6	12	(³)	(³)	11

¹ Includes additional claims, except in Maryland, Ohio, Texas, and Wisconsin, which have no provision for filing additional claims.

² Includes waiting-period claims, except in Maryland, which has no provision for filing waiting-period claims.

³ Excludes Illinois; data not available.

pensation from the date of the surrender of Japan to the end of September. The number of continued claims in September, 4.2 million,² was three times that in August.

¹ Excludes Illinois, for which data were not reported. For Michigan and Missouri, the number of continued claims does not represent weeks of unemployment, since during September claimants could file 1

⁴ Since Wisconsin has no provision for a benefit year, a new claim is the first claim filed by a worker with respect to each period of total or part-total unemployment.

² Not computed, because fewer than 50 claims were reported in either or both periods.

Payments made in September to a weekly average of 437,000 individuals compensated for 1.9 million weeks of unemployment, of which 1.8 million were for total unemployment, 16,000

claim for 2 weeks of unemployment. According to estimates submitted by the State agencies for the 4 complete calendar weeks in September, approximately 26,000 compensable weeks were not represented by individual claims.

for part-total, and 46,000 for partial unemployment. The net amount expended for benefits—\$49.9 million—

had been exceeded in only 4 months since the beginning of the program—May through August 1940.

During the quarter ended September 30, collections were about the same as in the preceding quarter. Net bene-

Table 4.—State unemployment compensation funds available for benefits as of September 30, 1945, collections and interest, benefits paid, and ratio of benefits to collections, July–September 1945 and cumulative through September 1945, by State

[Data reported by State agencies, ¹ corrected to Oct. 30, 1945]

Social Security Board region and State	Funds available for benefits as of Sept. 30, 1945		Contributions collected ²				Benefits paid ³					
	Amount ¹ (in thousands)	Percentage change from June 30, 1945	Cumulative through September 1945 ⁴ (in thousands)		July–September 1945		Cumulative through September 1945 ⁷ (in thousands)		July–September 1945		Ratio (percent) of bene- fits to collections	
			Collections and interest ⁶	Collections	Collections	Percentage change from April– June 1945	Amount	Percentage change from April– June 1945	July– September 1945	Cumula- tive through September 1945		
Total.....	\$6,964,571	+4.2	\$9,264,657	\$8,762,131	\$329,308,862	—0.6	\$2,300,086	\$82,074,427	+261.0	24.9	26.3	
Region I:												
Connecticut.....	176,592	+3.8	210,180	197,951	8,099,115	—3.1	33,588	2,500,753	+542.7	30.9	17.0	
Maine.....	36,429	+4.3	51,737	49,684	1,706,616	—10.8	15,308	378,132	+53.0	22.2	30.8	
Massachusetts.....	216,807	+1.8	333,522	313,636	6,150,014	—3	116,716	3,282,842	+400.4	53.4	37.2	
New Hampshire.....	22,032	+3.8	31,108	29,364	782,461	—1.0	9,076	77,686	+124.0	9.9	30.9	
Rhode Island.....	73,337	+4.4	108,989	104,349	3,966,171	—2.6	35,652	1,245,657	+212.3	31.4	34.2	
Vermont.....	12,464	+4.1	15,801	14,893	477,051	—3.8	3,338	47,744	+248.1	10.0	22.4	
Region II–III:												
Delaware.....	14,571	+1.1	17,614	16,155	264,741	—7.5	3,043	171,460	+217.1	64.8	18.8	
New Jersey.....	450,799	+3.6	530,654	497,569	18,624,655	—17.0	79,855	4,883,294	+408.6	26.2	16.0	
New York.....	1,008,231	+5.6	1,455,114	1,390,910	61,800,974	—6.1	446,882	12,952,007	+299.3	21.0	32.1	
Pennsylvania.....	612,843	+2.4	834,820	791,079	16,549,093	—3.1	221,977	4,700,304	+849.8	28.9	28.1	
Region IV:												
Dist. of Col.....	43,290	+1.4	53,034	48,625	454,465	+4.5	9,744	52,961	—12.6	11.7	20.0	
Maryland.....	128,132	+4.4	163,479	155,720	6,662,837	—5	35,346	1,917,326	+568.9	28.8	22.7	
North Carolina.....	104,927	+4.3	130,173	123,087	4,202,995	—1.7	25,245	382,670	+266.4	9.1	20.5	
Virginia.....	64,696	+3.9	87,871	82,728	2,311,915	+1.5	23,175	178,059	+158.4	7.7	28.0	
West Virginia.....	70,031	+4.0	97,867	92,838	2,826,955	+9.1	27,837	483,322	+363.5	17.1	30.0	
Region V:												
Kentucky.....	86,496	+3.3	103,576	96,268	2,979,018	+2.3	17,080	448,010	+210.0	15.0	17.7	
Michigan.....	283,063	+2.6	479,481	457,972	24,129,126	+78.5	196,418	18,246,896	+270.4	75.6	42.9	
Ohio.....	491,185	+4.1	560,994	521,733	18,794,299	—4.1	79,809	1,976,153	+848.5	10.5	15.3	
Region VI:												
Illinois.....	515,984	+2.8	671,977	627,852	19,528,729	+2.3	155,993	7,878,849	+236.6	40.3	24.8	
Indiana.....	185,036	+3.8	243,366	230,168	7,623,772	—7.3	58,330	1,778,853	+273.3	23.3	25.3	
Wisconsin.....	181,067	+4.5	210,913	196,825	7,666,162	—2.9	29,846	707,081	+665.4	10.4	15.2	
Region VII:												
Alabama.....	67,022	+1.8	94,129	89,200	1,925,890	—45.0	27,107	1,032,736	+466.8	53.6	30.4	
Florida.....	56,974	+5.8	79,494	75,971	3,304,159	—9.6	22,521	471,574	+57.6	14.3	29.6	
Georgia.....	79,736	+4.5	97,081	91,200	3,550,699	—7.6	17,345	500,080	+233.6	14.1	19.0	
Mississippi.....	25,580	+6.3	34,705	33,210	1,555,113	—4.4	9,125	157,085	+214.9	10.1	27.5	
South Carolina.....	38,457	+4.0	48,240	45,190	1,367,072	+5.2	9,783	68,423	+119.6	5.0	21.6	
Tennessee.....	86,075	+7.2	118,031	113,132	5,899,138	+1.9	31,956	501,458	+149.3	8.5	28.2	
Region VIII:												
Iowa.....	61,761	+4.5	79,562	75,096	2,787,676	+7.2	17,801	431,596	+394.8	15.5	23.7	
Minnesota.....	91,385	+7.0	132,098	125,989	5,902,624	—6	40,713	369,127	+286.4	6.3	32.3	
Nebraska.....	26,239	+4.0	32,084	29,978	954,246	—1.1	5,845	63,886	+320.3	6.7	19.5	
North Dakota.....	6,126	+4.4	7,233	6,766	192,850	+8.9	2,107	1,941	—39.6	1.0	31.1	
South Dakota.....	6,376	+2.6	7,780	7,130	138,209	+5.7	1,404	7,521	+34.4	5.4	19.7	
Region IX:												
Arkansas.....	29,723	+5.7	38,569	36,559	1,601,703	—7.1	8,846	148,068	+370.7	9.2	24.2	
Kansas.....	54,540	+4.9	64,434	60,672	2,826,860	—3.5	9,893	536,355	+801.8	19.0	16.3	
Missouri.....	161,673	+5.3	193,832	180,645	8,903,934	+20.5	32,159	1,593,003	+771.1	17.9	17.8	
Oklahoma.....	47,462	+3.2	62,529	58,493	1,826,621	+7.4	15,067	592,501	+1,031.6	32.4	25.8	
Region X:												
Louisiana.....	79,379	+6.0	111,037	106,011	4,749,122	—3.1	31,658	623,528	+242.3	13.1	20.9	
New Mexico.....	10,019	+5.9	13,801	13,059	515,131	+10.6	3,781	4,084	+50.0	.8	29.0	
Texas.....	153,567	+3.2	195,341	182,587	4,657,291	+2.4	41,774	556,413	+217.6	11.9	22.9	
Region XI:												
Colorado.....	34,668	+4.9	45,716	42,921	1,477,378	+13.7	11,048	32,044	+45.8	2.2	25.7	
Idaho.....	14,706	+5.1	21,842	20,889	665,588	—1.2	7,136	27,197	+16.0	4.1	34.2	
Montana.....	18,404	+5.6	26,360	24,996	903,638	+1.8	7,965	16,930	—7.9	1.9	31.8	
Utah.....	25,851	+5.5	34,573	33,070	1,277,082	+9	8,723	46,413	+34.9	3.6	26.4	
Wyoming.....	7,952	+4.2	11,349	10,732	288,430	+5.5	3,397	1,672	+9.7	.0	31.6	
Region XII:												
Arizona.....	19,322	+4.7	25,777	24,598	947,335	—2	6,455	173,248	+792.0	18.3	26.2	
California.....	733,645	+5.2	986,013	938,871	41,586,840	—4.5	252,365	8,764,430	+70.7	21.1	26.9	
Nevada.....	10,236	+5.1	13,372	12,795	463,547	+15.0	3,136	12,888	+44.3	2.8	24.5	
Oregon.....	78,217	+5.5	92,427	88,322	3,718,880	—8.0	19,210	260,113	+164.4	7.0	21.8	
Washington.....	151,606	+6.3	176,805	168,396	8,835,981	—3.4	25,199	603,852	+189.3	6.8	15.0	
Territories:												
Alaska.....	8,089	+5.2	9,492	9,066	365,648	—3	1,403	5,786	—33.0	1.6	15.5	
Hawaii.....	17,766	+3.5	18,684	17,180	519,013	+16.6	917	416	+2,089.5	.1	8	

¹ Except interest, which is credited and reported by Treasury.

² Represents sum of balances at end of month in State clearing account and benefit-payment account, and in State unemployment trust fund account in Treasury.

³ Represents contributions, penalties, and interest collected from employers, and contributions from employees. Adjusted for refunds and for dishonored contribution checks. Current contribution rates (percent of taxable wages) are: for employers, 2.7 percent except in Michigan, where rate is 3.0 percent; for employees, 1.0 percent in Alabama, California, and New Jersey, and 0.5 percent in Rhode Island. Experience rating, operative in 44 States, modifies above rates. All States collect contributions either wholly or in part on quarterly basis.

⁴ Includes \$40,561,886 refunded in 1938 by Federal Government to 15 States, collected on pay rolls for 1936 under title IX of Social Security Act. Excludes contributions through June 30, 1939, on wages earned by workers now subject to the Railroad Unemployment Insurance Act.

⁵ Interest represents earnings of funds in State accounts in unemployment trust fund and is credited at end of each quarter.

⁶ Adjusted for voided benefit checks and transfers under interstate combined wage plan.

⁷ Includes benefits paid through June 30, 1939, to workers now subject to the Railroad Unemployment Insurance Act.

fits paid during the quarter represented one-fourth of the amount collected. Funds available for benefits were \$280 million greater on September 30 than on June 30. Quarter by quarter, the average weekly benefit payment for total unemployment has climbed steadily during the past year:

Quarter	Amount
July-September 1944.....	\$15.95
October-December 1944.....	16.54
January-March 1945.....	16.68
April-June 1945.....	17.30
July-September 1945.....	18.44

The rise in the last quarter to the highest average since the beginning of the program can be attributed to two factors: (1) changes in State unemployment compensation laws which became effective during the quarter in several States, raising the schedule of benefit payments and, in some States, providing for dependents' allowances; and (2) the claiming of benefits by former war workers whose earnings had been at relatively high levels and who in consequence had sufficient wage credits to claim the maximum amount payable.

Twenty States reported fewer initial claims in September than in August. Ohio, on the other hand, reported three times as many and Washington's claims doubled. As in August, 12 States reported receiving more than 20,000 initial claims.

Initial claims in Alabama were slightly more than in August. Curtailed operations in industries closely connected with war production, such as shipbuilding, ordnance, chemicals, aluminum, and finished lumber products, as well as in the textile industry, were largely responsible for the claims filed.

Arizona's initial and waiting-period claims were filed chiefly by men, although women filed more than half of the compensable claims. Approximately 15 percent of the 2,898 initial claims reported were interstate claims filed against another State. Of these, 264 were from claimants who earned their wage credits in Illinois, Michigan, New York, and Ohio and will receive benefits from those States.

California's initial claims, which were slightly fewer than in August, resulted from cut-backs during the month, particularly in the shipbuilding, aircraft, and chemical industries. The cut-backs in the petroleum and the rubber-products industries continued in September but at a lower rate than in the last 2 weeks of August. In the Los Angeles area, lay-

offs were about one-fourth as many in the first part of September as in the second half of August. In the San Francisco and San Diego areas, about five times as many lay-offs were reported for the last 2 weeks in September as in the last 2 weeks of August. Although continued claims rose to 376,685 during September, about 30 percent of the persons who had been filing continued claims dropped from the claimant roles, indicating that there were still job opportunities. There was a noticeable increase in the number of unskilled

workers, older workers, and women in the claimant group, caused by more rigid selectivity on the part of employers. Though California accounted for the third highest number of continued claims, the proportion of displaced workers filing claims to the number of covered workers in the State was only 6.3, just slightly above the national average. The fact that California took 3,500 initial interstate claims as agent State indicated that many persons had either returned after having worked in other States or had migrated to Cali-

Table 5.—Interstate claims received, weeks compensated, and amount of benefit payments, by liable State, September 1945

[Data reported by State agencies, corrected to Oct. 26, 1945]

Social Security Board region and liable State	Claims received		Weeks compensated	Benefit payments
	Initial	Continued		
Total ¹	63,393	184,811	59,245	\$1,071,262
Region I:				
Connecticut.....	2,713	8,583	4,761	99,537
Maine.....	195	619	228	3,705
Massachusetts.....	936	2,710	1,535	30,403
New Hampshire.....	198	401	253	3,612
Rhode Island ¹				
Vermont.....	95	307	106	1,915
Region II-III:				
Delaware.....	356	680	680	11,734
New Jersey.....	2,897	10,477	1,592	30,972
New York.....	3,403	6,366	6,821	133,960
Pennsylvania.....	2,283	7,438	1,603	30,282
Region IV:				
District of Columbia.....	233	713	120	2,099
Maryland.....	3,851	12,757	7,766	153,795
North Carolina.....	966	4,586	2,735	37,134
Virginia.....	556	1,240	539	7,188
West Virginia.....	615	1,082	325	5,731
Region V:				
Kentucky.....	492	1,261	390	5,220
Michigan.....	9,580	31,036	3,304	64,158
Ohio.....	4,651	10,765	967	16,132
Region VI:				
Illinois.....	3,342	11,548	4,488	84,915
Indiana.....	6,449	25,832	4,423	44,003
Wisconsin.....	829	2,682	376	7,203
Region VII:				
Alabama.....	1,261	3,004	1,205	20,938
Florida.....	1,245	3,106	1,126	16,174
Georgia.....	912	2,859	441	7,365
Mississippi.....	324	971	385	4,933
South Carolina.....	151	276	76	921
Tennessee.....	2,075	5,319	1,823	25,931
Region VIII:				
Iowa.....	449	311	122	1,890
Minnesota.....	317	749	140	2,442
Nebraska.....	288	642	160	2,414
North Dakota.....	20	14	6	72
South Dakota.....	26	50	23	266
Region IX:				
Arkansas.....	299	553	221	2,754
Kansas.....	3,735	6,604	4,136	64,724
Missouri ¹				
Oklahoma.....	855	2,296	686	11,890
Region X:				
Louisiana.....	934	2,465	1,031	17,256
New Mexico.....	43	129	64	811
Texas.....	819	3,165	618	8,822
Region XI:				
Colorado.....	173	378	85	1,078
Idaho ¹				
Montana.....	31	79	31	426
Utah.....	89	285	109	4,056
Wyoming.....	69	104	18	289
Region XII:				
Arizona.....	449	1,111	535	7,812
California ¹				
Nevada.....	80	267	125	2,208
Oregon.....	1,344	3,011	1,446	23,379
Washington.....	2,592	4,742	3,423	66,452
Territories:				
Alaska.....	177	356	138	2,166
Hawaii.....	6	3	3	75

¹ Excludes Rhode Island, Missouri, Idaho, and California; data not reported.

fornia, possibly in search of employment. More than 40 percent of these claims were filed against Illinois, Michigan, and New York.

Though Connecticut's initial claims were considerably less than in August, more than 20,000 were filed. About half the claimants were former aircraft workers who had delayed filing claims, and about one-fourth were former gun and munitions workers. The rest were mostly workers laid off by contract cancellations during the month. No lay-offs from

submarine plants were reported. The State had the third highest ratio of claimants in the week ending September 29 to workers in covered employment in March 1945 (table 6); the number of claimants represented 9.5 percent of the covered workers in the State.

Georgia's continued-claims load rose to 58,112 as compared with 14,040 in August. The increases in the Savannah and Brunswick areas were due to lay-offs from shipyards. Lay-offs from aircraft and ammunition plants

in Atlanta accounted for the major portion of the increase in that area.

In Illinois initial claims dropped from 125,696 in August to 73,762 in September, indicating that the peak of new unemployment was passed in August. About one-third of the individuals who might have been expected to file continued claims in September failed to do so; apparently they found other jobs or dropped out of the labor market. Illinois received 3,342 initial interstate claims in September as liable State. The largest

Table 6.—Comparison of all claims for week ended September 29, 1945, with estimated covered employment in March 1945

State	All claims week ended September 29 ¹	Covered employment, March 1945 ²	Claims as percent of covered employment
Total	1,640,221	28,986,884	5.7
Region I:			
Connecticut	56,703	597,988	9.5
Maine	4,294	161,092	2.7
Massachusetts	54,367	1,346,006	4.0
New Hampshire	2,230	106,542	2.1
Rhode Island	14,062	222,698	6.3
Vermont	1,590	56,453	2.8
Region II-III:			
Delaware	2,830	77,674	3.6
New Jersey	144,035	1,177,994	12.2
New York	200,966	3,869,781	5.2
Pennsylvania	129,086	2,676,135	4.8
Region IV:			
District of Columbia	602	185,116	.3
Maryland	26,641	490,909	5.4
North Carolina	9,044	525,240	1.7
Virginia	5,496	420,236	1.3
West Virginia	12,286	324,735	3.8
Region V:			
Kentucky	22,357	311,993	7.2
Michigan	204,775	1,504,272	13.6
Ohio	118,901	1,953,763	6.1
Region VI:			
Illinois	163,216	2,145,802	7.6
Indiana	55,285	830,162	6.7
Wisconsin	20,491	664,238	3.1
Region VII:			
Alabama	22,323	411,230	5.4
Florida	9,048	340,906	2.7
Georgia	19,491	468,324	4.2
Mississippi	4,850	156,704	3.1
South Carolina	3,465	248,972	1.4
Tennessee	21,261	488,314	4.4
Region VIII:			
Iowa	9,681	293,370	3.3
Minnesota	10,568	477,977	2.2
Nebraska	2,315	143,219	1.6
North Dakota	233	28,228	.9
South Dakota	308	35,893	.9
Region IX:			
Arkansas	11,613	202,073	5.7
Kansas	14,067	246,611	5.9
Missouri	46,103	736,832	6.3
Oklahoma	17,062	258,546	6.6
Region X:			
Louisiana	14,526	377,408	3.8
New Mexico	365	56,208	.6
Texas	21,644	971,854	2.2
Region XI:			
Colorado	1,650	155,982	1.1
Idaho	304	63,890	.5
Montana	529	68,263	.8
Utah	585	92,968	.6
Wyoming	83	38,274	.2
Region XII:			
Arizona	3,698	87,463	4.2
California	128,978	2,049,486	6.3
Nevada	368	25,468	1.4
Oregon	6,988	285,322	2.4
Washington	18,248	528,270	3.5

¹ Represents initial and continued claims.

² Represents workers in covered employment during the pay period ending nearest the 15th of the month.

Table 7.—Applications, claims, and payments for veterans' allowances, August 1945¹
[Corrected to Sept. 28, 1945]

State ²	Applications for entitlement	Initial claims			Continued claims			Payments		
		Type			Type			Weeks compensated	Average weekly number of veterans ³	Amount
		Total	New claims	Additional claims	Total	Lack of work	Illness or disability			
Total	59,867	73,704	57,459	16,245	258,783	242,027	16,756	251,732	44,087	\$5,013,562
Alabama	1,210	1,610	1,284	326	5,327	4,996	331	5,157	879	103,900
Alaska	1	1	1	0	0	0	0	0	0	0
Arizona	330	477	316	161	1,661	1,492	169	1,686	299	33,591
Arkansas	1,236	1,291	1,046	245	4,925	4,362	563	5,328	880	107,564
California	2,938	3,990	2,732	1,258	13,724	12,224	1,500	12,083	2,317	240,174
Colorado	180	254	183	91	616	558	58	466	78	9,268
Connecticut	2,668	3,613	2,664	949	6,658	6,320	338	5,631	822	112,028
Delaware	186	195	136	59	477	455	22	477	84	9,445
Dist. of Col.	445	445	445	2	1,735	1,650	85	1,704	327	33,840
Florida	540	792	621	171	2,451	2,272	179	2,674	472	53,330
Georgia	1,497	1,744	1,448	296	5,755	5,223	232	5,615	863	111,905
Hawaii	5	5	5	0	9	9	0	8	1	160
Idaho	19	20	14	6	73	63	10	83	10	1,687
Illinois	2,877	4,766	3,417	1,349	11,064	10,716	348	10,120	1,593	200,929
Indiana	1,875	1,877	1,643	234	4,101	3,913	188	4,361	816	85,814
Iowa	632	804	604	200	2,856	2,649	207	2,856	461	56,588
Kansas	292	340	263	77	1,009	941	68	936	170	18,330
Kentucky	1,401	1,544	1,301	243	6,025	5,669	356	6,050	915	120,501
Louisiana	446	391	317	74	1,071	1,032	39	1,004	185	19,957
Maine	266	310	242	68	1,373	1,261	112	1,650	265	32,920
Maryland	438	433	433	0	1,009	994	15	1,009	162	19,940
Massachusetts	2,816	3,577	2,806	771	6,934	6,448	486	7,198	1,225	142,612
Michigan	3,136	3,643	3,129	514	9,223	8,674	549	9,448	1,454	188,705
Minnesota	924	1,080	940	140	3,908	3,844	64	4,201	767	85,499
Mississippi	678	609	389	220	1,771	1,663	108	1,466	267	29,230
Missouri	1,595	2,088	1,603	485	5,844	5,656	188	5,477	978	109,022
Montana	105	98	89	9	400	358	42	399	73	7,921
Nebraska	100	57	42	15	277	263	14	313	41	6,211
Nevada	54	32	26	6	70	66	4	112	17	2,229
New Hampshire	277	383	274	109	1,116	1,040	76	1,075	187	21,337
New Jersey	3,798	4,712	3,783	929	18,907	16,923	1,984	17,517	3,053	349,839
New Mexico	51	57	41	16	376	345	31	332	62	8,612
New York	9,237	11,780	9,178	2,602	28,200	27,500	700	26,143	4,699	515,121
North Carolina	783	725	517	208	3,225	2,831	394	4,715	897	94,031
North Dakota	21	16	10	6	75	50	25	48	9	960
Ohio	1,846	1,804	1,804	(*)	3,743	3,489	254	3,021	336	59,908
Oklahoma	361	336	277	59	681	635	46	482	66	9,540
Oregon	166	199	147	52	572	522	50	404	77	7,970
Pennsylvania	5,586	7,386	5,454	1,932	29,615	26,765	2,850	30,067	5,566	599,544
Puerto Rico	421	749	353	396	18,330	17,672	658	19,120	3,593	384,380
Rhode Island	490	487	375	112	2,020	1,854	166	2,019	373	40,209
South Carolina	718	935	697	238	4,087	3,761	326	3,598	648	71,750
South Dakota	43	56	43	13	262	262	0	246	46	4,878
Tennessee	1,158	1,368	1,085	283	8,423	8,108	315	7,936	1,227	158,008
Texas	3,559	3,799	3,190	609	27,710	26,170	1,540	26,374	4,835	525,726
Utah	32	36	29	7	181	128	53	199	33	3,961
Vermont	54	64	49	15	164	153	11	132	22	2,640
Virginia	508	587	500	87	1,731	1,549	182	1,731	262	34,222
Washington	212	285	207	78	436	363	73	400	69	7,949
West Virginia	1,045	1,560	1,160	400	6,236	5,604	632	6,155	864	122,841
Wisconsin	673	888	764	124	2,328	2,243	85	2,553	454	50,428
Wyoming	28	6	5	1	10	19	0	13	2	238

¹ Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

² Includes Puerto Rico.

³ Represents average weekly number of veterans paid readjustment allowances during weeks ended in month.

⁴ Not applicable under Ohio procedure.

Source: Data reported to Readjustment Allowance Division, Veterans Administration, by unemployment compensation agencies in 48 States, the District of Columbia, Hawaii, and Alaska, and by Veterans Administration for Puerto Rico.

number of these from any one State, 486, came from California. More than 200 were received from each of four States—Indiana, Michigan, Missouri, and Wisconsin.

Indiana's 52,488 initial claims were partly from workers separated because of contract cancellations which continued into September and partly from persons who were laid off in August and took vacations before filing claims.

Kansas reported more initial claims for September than for August—an indication that lay-offs were continuing. The bulk of the claims, both initial and continued, came from the Kansas City, Wichita, Pittsburg, and Parsons areas, where war production was largely concentrated. Of the 47 States which reported initial interstate claims as liable State, Kansas reported the fifth largest number, 3,735; three-fourths of these came from claimants in Missouri.

Initial claims in Massachusetts—36,218—came from electrical machinery, ordnance, textile, shoe-manufacturing, shipbuilding, and chemical industries. Many of the claimants had been separated before September but delayed filing claims in view of the possible recall to their old jobs.

Michigan's initial claims, totaling 119,967, were fewer than in August. In this number were some claimants who were laid off immediately after the Japanese surrender but who, because the local offices were unable to handle the large volume of claims in the last 2 weeks of August, had received appointment cards to report for filing initial claims during the first 2 weeks of September. Some 40,000 automobile workers whose work was stopped because of a strike in a parts plant which supplied the automobile company with materials were also included, as were 20,000 workers in other factories which were unable to obtain supplies. Michigan topped all States in ratio of workers claiming unemployment compensation in the week ended September 29 to covered workers in March 1945; this ratio—13.6 percent—was more than twice the ratio for the Nation as a whole. Michigan also had the highest ratio—76 percent—of benefits to collections for the third quarter. As liable State, Michigan received 9,580 initial interstate claims during September, more than any other State. Of these, 2,104 came from Tennessee and 1,786, from Kentucky.

In Minnesota about half of the initial claims were filed by women. Claimants under 40 years of age constituted 51 percent of the total as compared with 30 percent a year earlier. The greatest increase in claims came from the transportation, communications, and public utilities industries and were caused primarily by lay-offs from a large airline that discontinued a military project. Claims in three industry groups—mining and quarrying, manufacturing, and wholesale and retail trade—decreased in September.

Missouri, as agent State, took more initial interstate claims in September than any other State for which data were available. A large part of the total of 4,203 was made up of claims reported by Illinois, Kansas, and Michigan.

New Jersey's continued claims—351,549—reached the highest point since benefits became payable and were 82,000 more than the previous high in February 1939. For the week ended September 29, 12.2 percent of the persons in covered employment in that State filed claims for benefits; New Jersey was second only to Michigan in this group. The total amount paid in benefits during the month was the highest on record for the State. The average payment for total unemployment rose from \$16.74 in the first quarter to \$19.50 in the third, partly because the minimum and maximum benefit amounts were increased as of July 1.

The main impact on the claims loads in New York came from war-production lay-offs in Buffalo, displacement of aircraft workers in Long Island, and interstate claims filed in New York City. Many of the claimants came from the metals and machinery industry, construction groups, the scientific instruments group, and the apparel industry. More than half of all claimants were women, and a large proportion of the men were over age 45. More than 3,000 initial interstate claims were received from claimants outside the State.

Ohio's initial claims rose from 34,115 in August to 113,511 in September, and continued claims were six times the August number. The increases in the claims load were spread throughout the State. Women filed more than half of all types of claims. Job openings for women are limited; employers' work specifications for men have tightened; and the majority of

male claimants were more than 45 years old.

Pennsylvania's initial claims, which rose slightly to 96,871, came primarily from coal miners who were on strike and from workers laid off from steel mills as a result of the coal strikes; presumably the initial claims filed by those directly involved in labor disputes will not be followed by benefit payments. The continued claimants, whose numbers increased to 337,230, included workers laid off immediately following the Japanese surrender. Many of the compensable claims were filed by workers from an electrical manufacturing establishment in the Pittsburgh area.

Claims loads of all kinds continued to increase in Tennessee. In the western part of the State, claims came from workers involved in mass lay-offs from one large plant and from workers recently returned from Northern States who found that job opportunities were few in Tennessee. Mass lay-offs at a large war plant in eastern Tennessee also swelled the volume of claims, and many interstate claims were filed in that section. Knoxville reported a substantial number of claims filed by displaced construction workers. As agent State, Tennessee took 3,572 of the initial interstate claims received by liable States; more than 2,000 of them were reported by Michigan and more than 400 by Ohio.

In September, Washington's initial claims more than doubled the August number, reaching 21,636. A large aircraft plant in Seattle, involving 29,000 workers, and branch plants throughout the State closed down. Personnel was also reduced in many aircraft subcontracting firms. Several reasons have been offered for the fact that initial claims have not begun to approach the number of lay-offs: some former workers have found other employment; some are seeking jobs without applying for benefits; some are taking vacations; and others with out-of-State residence are returning home before applying for benefits. Although the volume of continued claims was much greater than in previous months, the State anticipated a much heavier load in October.

Nonfarm Placements

The U. S. Employment Service reported that September nonfarm placements were only three-fourths

Table 8.—Nonfarm placements, by State, September 1945

U. S. Employment Service region and State	Total	Women	Veterans ¹
Total.....	614, 410	185, 073	86, 832
Region I:			
Connecticut.....	5, 176	1, 822	862
Maine.....	4, 872	1, 056	475
Massachusetts.....	10, 791	4, 644	2, 044
New Hampshire.....	1, 801	754	307
Rhode Island.....	3, 376	1, 679	585
Vermont.....	749	224	186
Region II:			
New York.....	122, 686	35, 889	9, 158
Region III:			
Delaware.....	886	277	177
New Jersey.....	15, 522	6, 007	1, 813
Pennsylvania.....	28, 008	8, 541	4, 275
Region IV:			
District of Columbia.....	3, 703	1, 548	563
Maryland.....	5, 772	1, 896	985
North Carolina.....	9, 897	4, 054	1, 817
Virginia.....	11, 172	4, 993	1, 402
West Virginia.....	4, 506	1, 013	1, 041
Region V:			
Kentucky.....	5, 813	1, 664	1, 137
Michigan.....	13, 043	3, 142	3, 114
Ohio.....	28, 614	10, 664	5, 049
Region VI:			
Illinois.....	21, 633	7, 194	4, 031
Indiana.....	14, 467	5, 576	1, 779
Wisconsin.....	15, 950	6, 995	2, 394
Region VII:			
Alabama.....	11, 366	2, 552	2, 087
Florida.....	10, 140	4, 312	1, 882
Georgia.....	8, 968	2, 354	2, 065
Mississippi.....	5, 455	2, 080	1, 151
South Carolina.....	6, 592	2, 287	918
Tennessee.....	8, 634	2, 833	1, 573
Region VIII:			
Iowa.....	8, 303	3, 494	1, 254
Minnesota.....	16, 340	5, 799	2, 412
Nebraska.....	4, 033	1, 274	731
North Dakota.....	1, 263	246	137
South Dakota.....	1, 550	362	272
Region IX:			
Arkansas.....	6, 283	2, 223	953
Kansas.....	5, 409	1, 578	881
Missouri.....	10, 496	3, 468	1, 960
Oklahoma.....	7, 131	2, 129	1, 469
Region X:			
Louisiana.....	5, 901	1, 403	1, 132
New Mexico.....	2, 188	484	482
Texas.....	34, 641	8, 955	5, 523
Region XI:			
Colorado.....	8, 148	1, 780	1, 118
Idaho.....	3, 172	928	496
Montana.....	2, 319	480	450
Utah.....	3, 873	1, 266	519
Wyoming.....	1, 396	271	220
Region XII:			
Arizona.....	3, 098	878	598
California.....	81, 161	15, 466	8, 340
Nevada.....	2, 717	668	495
Oregon.....	12, 755	3, 256	2, 440
Washington.....	12, 942	3, 525	2, 080

¹ Represents placements of veterans of all wars.

the August number and about half that in September 1944. Only New York reported more placements than in August, and only New York and South Dakota had more than in September 1944. Among the other States, declines from August levels ranged from less than 1 percent in Minnesota to more than 50 percent in Delaware, Georgia, Kentucky, North Carolina, South Carolina, and Tennessee. Placements of women in the country as a whole declined at about the same rate as all placements but varied much more widely among the States—from a gain of 143 percent in Rhode Island to a decrease of 67 percent in Georgia.

As in August, placements of non-

white persons represented about one-fifth of all placements in the United States and about three-fifths of all placements in the District of Columbia. More than half of all short-time placements in July, August, and September were made in New York State; this proportion has been steadily increasing since January, when New York placements were only one-fourth of all short-time placements.

Placements of World War II veter-

ans, although fewer in number than in August, formed a larger proportion of all placements—13 percent as compared with 10 percent in August and 5 percent in September 1944. Placements of veterans in manufacturing industries have decreased during 1945 from 59 percent of all veterans' placements in January to 42 percent in September, while placements in service industries have increased from 7 to 11 percent.

Old-Age and Survivors Insurance

Monthly Benefits and Lump-Sum Payments Awarded, January–September 1945

Almost 107,000 monthly benefits were awarded during the third quarter of 1945, 9 percent less than in the preceding quarter but 35 percent more than in the third quarter of 1944 (table 1).

For all types of survivor benefits, fewer awards were processed than

during the second quarter, with decreases ranging from 14 percent for widow's benefits to 27 percent for widow's current benefits. The chief reason for this decrease was the falling off in the number of claims resulting from war-connected deaths. Another reason was the seasonal variation in death rates. Because death rates are lower for the summer months, the number of benefits awarded during the third quarter has

Table 1.—Number of monthly benefits and lump-sum death payments awarded, by type of benefit and by quarter, 1940–45

[Corrected to Oct. 12, 1945]

Year and quarter	Monthly benefits							Lump-sum death payments ¹
	Total	Primary	Wife's	Child's	Widow's	Widow's current	Parent's	
1940								
Jan.-Mar.....	40, 780	28, 211	4, 366	5, 978	168	2, 057	0	7, 046
Apr.-June.....	67, 824	33, 955	8, 468	17, 408	885	6, 885	223	19, 074
July-Sept.....	76, 113	38, 245	11, 981	17, 220	1, 560	6, 782	325	23, 793
Oct.-Dec.....	70, 267	31, 924	9, 740	18, 776	1, 987	7, 536	304	25, 182
1941								
Jan.-Mar.....	74, 567	32, 802	9, 901	20, 597	2, 703	8, 227	337	30, 633
Apr.-June.....	66, 074	28, 879	8, 962	18, 021	2, 617	7, 278	317	28, 210
July-Sept.....	65, 593	27, 238	8, 898	18, 745	2, 786	7, 632	294	29, 610
Oct.-Dec.....	63, 052	25, 741	8, 452	18, 256	2, 914	7, 365	324	28, 850
1942								
Jan.-Mar.....	68, 181	27, 609	9, 161	19, 596	3, 505	8, 027	283	33, 410
Apr.-June.....	67, 679	26, 878	8, 649	19, 991	3, 690	8, 134	337	35, 428
July-Sept.....	62, 161	23, 826	8, 013	18, 894	3, 475	7, 624	329	32, 932
Oct.-Dec.....	60, 095	21, 309	7, 427	18, 903	4, 104	8, 035	317	33, 221
1943								
Jan.-Mar.....	67, 750	23, 754	8, 112	21, 503	4, 975	9, 078	328	40, 525
Apr.-June.....	69, 757	23, 803	8, 372	22, 811	5, 051	9, 387	333	43, 108
July-Sept.....	63, 501	21, 378	7, 896	20, 764	4, 695	8, 476	292	39, 485
Oct.-Dec.....	61, 857	20, 135	7, 536	20, 541	4, 855	8, 479	311	39, 593
1944								
Jan.-Mar.....	75, 807	25, 474	9, 401	23, 978	6, 416	10, 225	313	47, 342
Apr.-June.....	79, 008	27, 907	10, 150	24, 442	6, 086	10, 067	351	48, 976
July-Sept.....	78, 976	27, 607	10, 066	24, 589	5, 804	10, 559	351	52, 444
Oct.-Dec.....	85, 163	29, 109	10, 732	26, 667	6, 453	11, 798	404	56, 415
1945								
Jan.-Mar.....	104, 064	35, 613	12, 587	33, 025	7, 730	14, 689	420	65, 695
Apr.-June.....	117, 857	41, 116	14, 454	37, 208	7, 954	16, 614	511	69, 770
July-Sept.....	106, 782	44, 493	14, 908	28, 058	6, 821	12, 096	406	54, 741

¹ Under 1939 amendments.

been lower than during the second quarter in each year since 1941 except in 1944, when there was a great increase in claims resulting from war deaths.

Awards of primary and of wife's benefits continued to rise in number, with increases of 8 and 3 percent, respectively, over the second quarter of 1945—the previous high for both these types of benefits.

Larger numbers of awards of all monthly benefits and of primary, wife's and widow's current benefits were made during the first 9 months of 1945 than during the entire year 1944. For each type of benefit, the awards during January–September 1945 exceeded those in the corresponding period of 1944.

Employers, Workers, and Taxable Wages, Second Quarter, 1945

During the second quarter of 1945 an estimated 37 million workers received taxable wages in covered employment, slightly fewer than in the second quarter of 1944 but 1.4 percent more than in January–March 1945.

Both total and average taxable wages increased slightly over the amounts in the second quarter of 1944, chiefly because of a rise in average hourly earnings in manufacturing industries. As compared with estimates for the first quarter of 1945, however, both total and average taxable wages declined. This decline reflects decreases after VE-day in the average weekly number of hours worked and in the average hourly earnings in manufacturing industries.

The 2.2 million employers reporting taxable wage payments represented a

Table 2.—Estimated average family benefits in force, by type of family, September 30, 1945

Family classification of entitled beneficiaries	Average family benefit
Retired worker families:	
Male primary only.....	\$24.30
Female primary only.....	19.40
Primary and wife.....	38.10
Primary and 1 child.....	35.50
Primary and 2 or more children.....	44.10
Survivor families:	
Widow (aged 65 or over) only.....	20.20
Widow and 1 child.....	34.20
Widow and 2 children.....	47.40
Widow and 3 or more children.....	50.40
1 child only.....	12.40
2 children.....	23.70
3 children.....	35.50
4 or more children.....	46.10
1 parent.....	13.20

Table 3.—Estimated number of employers and workers and estimated amount of taxable wages included under the old-age and survivors insurance program, by specified period, 1937–45

[Corrected to Oct. 15, 1945]

Calendar year and quarter	Employers reporting taxable wages ¹ (in thousands)	Workers with taxable wages during period ¹ (in thousands)	Taxable wages ¹	
			Total (in millions)	Average per worker
1937.....	2,421	32,904	\$29,615	\$900
1938.....	2,239	31,822	26,502	833
1939.....	2,365	33,751	29,745	881
1940.....	2,520	35,393	32,974	932
1941.....	2,705	40,976	41,763	1,019
1942.....	2,703	46,925	52,939	1,128
1943.....	2,453	48,579	62,839	1,294
1944 ⁴	2,523	47,518	65,633	1,379
1938				
January–March.....	1,880	25,332	6,580	260
April–June.....	1,933	25,423	6,578	259
July–September.....	1,960	26,252	6,547	249
October–December.....	1,975	26,759	6,797	264
1939				
January–March.....	1,967	25,856	7,281	282
April–June.....	2,034	27,245	7,445	273
July–September.....	2,065	28,022	7,445	266
October–December.....	2,103	28,851	7,574	263
1940				
January–March.....	2,089	27,314	8,060	295
April–June.....	2,163	28,545	8,094	286
July–September.....	2,219	29,542	8,222	278
October–December.....	2,226	30,280	8,598	284
1941				
January–March.....	2,247	30,389	9,501	313
April–June.....	2,317	32,634	10,285	315
July–September.....	2,354	34,522	10,824	314
October–December.....	2,317	34,051	11,153	328
1942				
January–March.....	2,251	33,967	12,112	357
April–June.....	2,233	35,735	13,163	368
July–September.....	2,174	37,197	13,786	371
October–December.....	2,066	37,083	13,878	374
1943				
January–March.....	2,028	36,951	15,608	422
April–June.....	2,070	37,927	16,644	439
July–September.....	2,066	38,181	15,924	417
October–December.....	2,076	39,503	14,663	402
1944				
January–March.....	2,084	36,044	17,649	490
April–June.....	2,123	37,023	17,610	476
July–September.....	2,114	37,019	16,494	446
October–December.....	2,093	34,791	13,780	396
1945				
January–March.....	2,132	36,500	18,242	500
April–June.....	2,179	37,000	17,771	480

¹ Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

² Excludes estimated duplication arising from recording of wages of some workers under more than 1 account. Quarterly estimates exclude workers whose earnings in covered employment were not reported in the quarter because of the \$3,000 limitation on taxable wages.

³ Includes nontaxable wages erroneously reported and wages not counted in determining insurance benefits. All wages over \$3,000 a year paid to a worker by a single employer are not taxable. Beginning with 1940 all wages in excess of \$3,000 a year received by any 1 worker are excluded in benefit computations.

⁴ Preliminary; figures for other years also subject to revision but to a relatively small extent as compared with those for 1944–45.

2.2-percent increase over the January–March total, about the same relative increase as in 1943 and 1944; the 2.6-percent increase over the April–June 1944 total followed last year's pattern.

Monthly Benefits in Force and Payments Certified, September 1945

At the end of September, monthly benefits were in force for almost 1.4 million persons at a monthly benefit rate of \$25.2 million (table 4). During the month the number of benefits in force showed a net increase of 26,600, more than half of which applied

to primary benefits. This high proportion of primary benefits—the highest for any month since 1940—resulted not only from the increase in number of aged workers filing for benefits after loss of their jobs but also from the decrease in survivor awards caused partly by the low death rates of the summer months and partly by the decline in war-connected deaths.

The proportion of benefits in conditional-payment status continued to decrease slowly for all types of benefits except parent's. Thirteen percent of all benefits in force were in condi-

tional-payment status. For widow's current and primary benefits, the proportions were 24 and 16 percent, respectively.

Average benefits in force for retired-worker families are increasing

slowly because of the higher average amount of the new awards and because of the recomputation of benefits (table 2). Average benefits for survivor families have changed little during the year.

Monthly benefit certifications during September totaled nearly \$22.7 million, 2 percent more than in August. Lump-sum certifications totaled \$1.7 million, 16 percent less than in August.

Table 4.—Monthly benefits in force¹ in each payment status,² actions effected during the month, and payments certified, by type of benefit, September 1945

[Current month's data corrected to Oct. 12, 1945]

Status of benefit and action	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
In force as of Aug. 31, 1945.....	1,338,140	\$24,663,396	542,027	\$12,953,625	160,355	\$2,031,297	392,473	\$4,870,064	87,244	\$1,758,427	150,129	\$2,972,814	5,912	\$77,169
Current-payment status.....	1,150,767	21,070,865	451,662	10,852,764	138,700	1,769,436	356,318	4,416,098	85,666	1,726,917	112,603	2,229,684	5,818	75,966
Deferred-payment status.....	5,294	95,364	2,793	58,842	496	5,729	1,025	12,654	172	3,613	796	14,366	12	160
Conditional-payment status.....	182,079	3,497,167	87,572	2,042,019	21,159	256,132	35,130	441,312	1,406	27,897	36,730	728,764	82	1,043
Suspended.....	150,684	2,835,487	75,848	1,712,165	17,265	202,405	30,047	377,440	884	17,194	26,568	525,376	72	907
Frozen.....	31,395	661,680	11,724	329,854	3,894	53,727	5,083	63,872	522	10,703	10,162	203,388	10	136
Actions during September 1945:														
Benefits awarded.....	34,566	686,664	15,934	408,147	5,237	69,011	7,885	100,288	2,058	41,846	3,276	65,708	126	1,664
Entitlements terminated ³	7,882	140,495	2,810	55,852	1,159	14,401	2,616	34,114	259	5,190	1,607	30,525	31	413
Net adjustments ⁴	-100	5,552	-65	3,535	-1	809	-58	273	8	39	20	873	3	23
In force as of Sept. 30, 1945.....	1,364,724	25,215,117	555,636	13,309,455	164,430	2,086,716	397,684	4,936,511	89,046	1,795,122	151,918	3,008,870	6,010	78,443
Current-payment status.....	1,180,021	21,648,364	464,720	11,186,669	142,736	1,823,337	364,319	4,521,899	87,461	1,763,547	114,875	2,275,762	5,910	77,150
Deferred-payment status.....	5,176	93,991	2,686	57,293	475	5,541	1,020	12,820	165	3,470	816	14,669	14	198
Conditional-payment status.....	179,527	3,472,762	88,230	2,065,493	21,219	257,838	32,345	401,792	1,420	28,105	36,227	718,439	86	1,096
Suspended.....	146,922	2,776,702	75,372	1,700,947	17,035	199,746	27,248	337,812	887	17,171	26,308	520,120	72	906
Frozen.....	32,605	696,060	12,858	364,546	4,184	58,092	5,097	63,980	533	10,934	9,919	198,319	14	189
Payments certified in September ⁵	24,368,403		11,616,532		1,904,930		4,811,300		1,827,967		2,428,649		81,789	

¹ Represents total benefits awarded after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

² Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit. Benefit in deferred-payment status is one withheld entirely for a known period. Benefit in conditional-payment status is one withheld entirely for an indefinite period; if previously in current or deferred-payment status, it is a suspended benefit; otherwise, it is a frozen benefit.

³ Benefits are terminated when a beneficiary dies or loses entitlement to benefits for the reasons specified in 1939 amendments, sec. 202.

⁴ Adjustments result from operation of maximum and minimum provisions of 1939 amendments, sec. 203 (a) and (b), and from other administrative actions.

⁵ Distribution by type of benefit estimated; includes retroactive payments. Includes \$1,896,507 paid as lump-sum benefits under 1939 amendments (payable with respect to workers who died after December 1939, if no survivor could be entitled to monthly benefits for month in which worker died) and \$700 paid as lump-sum benefits under 1935 act (payable with respect to workers who died before January 1940).

Public Assistance

The number of recipients of all types of assistance except aid to the blind increased slightly from August to September. For old-age assistance, this was the first monthly increase since June 1942. More aged persons were aided in September than in August in 28 States; more families received aid to dependent children in 38 States. Recipients of aid to the blind also increased slightly in 23 States, but the transfer of more than

300 aged blind recipients in Texas from aid to the blind to old-age assistance reduced the total number of recipients below the August figure. The rise in total payments was greater than the increase in recipients. Among the States, the largest increases in average payments amounted to more than \$17 per family for aid to dependent children in Nebraska and more than \$5 per recipient for aid to the blind in California—both made possible by the lifting of State maximums.

General assistance case loads were higher in 29 of the 46 reporting States. Although the national case load went up only 0.7 percent, increases in Alaska, Indiana, Maine, Michigan, Nevada, and Washington exceeded 6 percent.

Cut-backs in war industries have already affected the trend in general assistance, according to special information gathered in 19 large cities.

The total number of requests for assistance rose uninterruptedly from April to September; openings because of loss of job or decreased earnings

Chart 2.—Recipients of public assistance, January 1940–September 1945

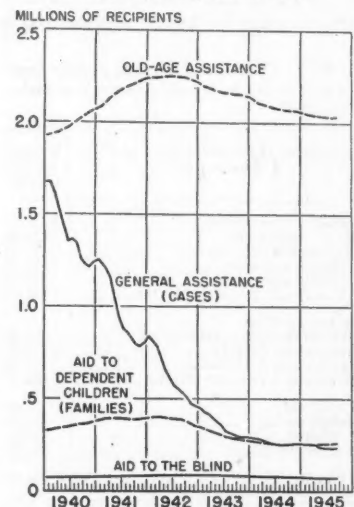
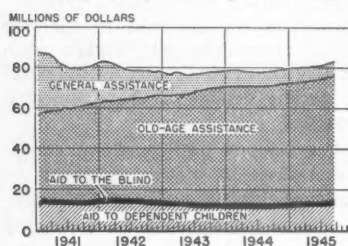
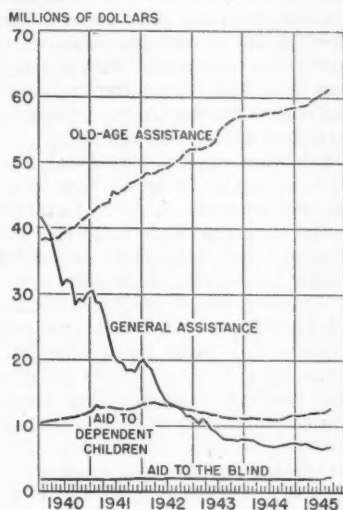


Chart 1.—Public assistance in the United States, January 1941–September 1945



(not due to illness or disablement) jumped more than 50 percent from August to September. The largest

Chart 3.—Payments to recipients of public assistance, January 1940–September 1945



increase in the general assistance load (13 percent) occurred in Detroit, the area reported by the War Manpower Commission as hardest hit by industrial lay-offs in the month directly following the capitulation of Japan.

Repatriation of American Nationals

During wars and serious civil disturbances, the United States Government has repatriated its nationals who have become stranded in other countries. During World War I the Government brought home 50,000 Americans from the European war zone. Similarly, when the Diaz regime collapsed in 1912 and Americans in Mexico were forced to flee, an Army transport was sent to bring them home. In 1897 governmental assistance was given to Americans in Cuba whose hardships were due to the Cuban troubles that preceded the war with Spain, and in 1889, when the

French Isthmian Canal Company in Colombia failed and several thousand Americans were thrown out of work, destitute Americans were repatriated and assistance was given to those awaiting transportation.

In line with such precedents, the Government has assisted its stranded nationals during World War II through repatriation and, when necessary, through financial assistance and other services after their return to this country. The repatriation of liberated American nationals evacuated from the Philippine Islands was described in the June issue of the BULLETIN, pages 20–23. This report concerns the diplomatic exchange of American nationals during the war, the repatriation of increasing numbers of American nationals from Europe since VE-day, and the assistance and services available to repatriates on their arrival in this country.

Arrangements for the repatriation of American nationals are the responsibility of the Department of State, and when civilian transportation fa-

Table 1.—Public assistance in the United States, by month, September 1944–September 1945¹

Year and month ^a	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients												
1944												
September.....		2,070,432	252,363	635,174	72,553	254,000	-----	-0.2	-0.3	-0.2	-0.1	+0.1
October.....		2,069,203	251,469	633,405	72,465	254,000	-----	-1	-4	-3	-1	(²)
November.....		2,067,650	251,653	633,778	72,377	255,000	-----	-1	+1	+1	-1	+3
December.....		2,065,892	253,681	638,882	72,301	258,000	-----	-1	+8	+8	-1	+1.4
1945												
January.....		2,059,202	254,728	642,116	72,145	260,000	-----	-3	+4	+5	-2	+6
February.....		2,052,886	255,289	643,803	71,893	258,000	-----	-3	+2	+3	-3	-5
March.....		2,048,805	256,075	646,187	71,653	258,000	-----	-2	+3	+4	-3	(²)
April.....		2,044,128	256,041	646,729	71,497	252,000	-----	-2	(²)	+1	-2	-2.5
May.....		2,040,724	255,987	646,825	71,304	238,000	-----	-2	(²)	(²)	-3	-5.7
June.....		2,038,443	255,674	646,801	71,194	234,000	-----	-1	-1	(²)	-2	-1.4
July.....		2,034,595	254,314	644,088	71,084	232,000	-----	-2	-5	-4	-2	-1.0
August.....		2,033,186	255,120	647,199	71,026	230,000	-----	-1	+3	+5	-1	-7
September.....		2,034,946	258,690	657,863	70,753	232,000	-----	+1	+1.4	+1.6	-4	+7
Amount of assistance												
Percentage change from previous month												
1944												
September.....	\$78,074,438	\$57,895,855	\$11,067,866		\$2,108,717	\$7,002,000	(²)	+0.1	+0.8		+0.1	-1.4
October.....	78,738,323	58,188,918	11,198,912		2,112,493	7,238,000	+0.9	+5	+1.2		+2	+3.4
November.....	79,210,750	58,502,144	11,306,971		2,117,635	7,284,000	+6	+5	+1.0		+2	+6
December.....	79,829,784	58,721,787	11,560,642		2,119,355	7,428,000	+8	+4	+2.2		+1	+2.0
1945												
January.....	79,978,727	58,736,891	11,635,258		2,120,578	7,486,000	+2	(²)	+6		+1	+8
February.....	79,806,522	58,693,475	11,741,862		2,122,185	7,249,000	-2	-1	+9		+1	-3.2
March.....	80,358,700	58,856,126	11,903,031		2,120,543	7,479,000	+7	+3	+1.4		-1	+3.2
April.....	80,194,900	59,062,140	11,987,848		2,119,002	7,026,000	-2	+3	+7		-1	-6.1
May.....	80,896,330	59,826,101	12,037,783		2,123,446	6,909,000	+9	+3	+4		+2	-1.7
June.....	81,117,191	60,047,012	12,133,500		2,133,679	6,803,000	+3	+4	+8		+5	-1.5
July.....	81,380,112	60,536,297	12,091,159		2,134,656	6,618,000	+4	+9	-3	(²)	-2	-2.7
August.....	82,308,973	60,943,111	12,260,634		2,266,228	6,539,000	+1.1	+7	+1.4		+6.2	+3.3
September.....	83,222,664	61,391,446	12,653,914		2,291,304	6,886,000	+1.1	+7	+3.2		+1.1	+7

¹ Partly estimated and subject to revision. For monthly data before 1944 for continental United States see the Bulletin, February 1944, p. 27. Beginning with March 1945 Bulletin, data cover 51 jurisdictions. Excludes programs administered without Federal participation in States administering such pro-

grams concurrently with programs under the Social Security Act.

² Increase of less than 0.05 percent.

³ Decrease of less than 0.05 percent.

cilities are lacking the Army and Navy provide transportation. Repatriates who are in need after their arrival in this country receive civilian war assistance, both at the port of debarkation and in the community where they settle. This assistance is part of the war security program set up through a Presidential allocation of funds, in February 1942 and again in June 1945, to the Federal Security Administrator to provide temporary assistance to civilians whose needs result from enemy action. From this amount funds were allocated to the Social Security Board to administer compensable disability benefits through the Bureau of Old-Age and Survivors Insurance and assistance through the Bureau of Public Assistance, and the U. S. Public Health Service received funds to provide necessary medical care. Civilian war assistance and other services to meet both immediate and continuing needs of civilians repatriated or evacuated under Government sponsorship are administered by the Bureau of Public Assistance through State and local public welfare agencies.

The first Americans were evacuated from European countries in May and June 1942 on the S. S. *Drottningholm* and the S. S. *Gripsholm*. On its next two trips, in August 1942 and Decem-

ber 1943, the *Gripsholm* brought back the first repatriates from China, Japan, and the Far East. Many of the persons included in these early diplomatic exchanges were United States and foreign diplomats, Government officials, newspaper correspondents, missionaries, and businessmen. Comparatively few needed assistance on their arrival here because of their own resources or resources available to them through their employers, church groups, relatives, or friends.

The passengers arriving on the next three trips of the *Gripsholm* in December 1944 and in February and August 1945, and on the Army transport *Thomas H. Barry* in August 1945, differed considerably from the earlier repatriates, however. Most had lived abroad for many years, and, while they were citizens of the United States, many had no homes or close family ties here. Most of those who had relatives in this country had not been in close touch with them during the years they had lived abroad and not at all during the war because of restrictions on mail. Some, such as children of American veterans of the First World War who had stayed abroad, had never been in the United States, having citizenship through their parents. Others had been born

here but were taken to Europe at a very early age. Many could not speak English or knew only a few phrases. When the exchange had been arranged by the German and American Governments on what amounted to a head-for-a-head basis, the Nazi Government uprooted these persons from their homes in occupied countries or took them from concentration camps and sent them to Switzerland to be exchanged for the German nationals returning on the exchange ships.

For the most part, these repatriates were destitute. Coming from war-ravaged countries, many had suffered great hardship and cruelty. The length of their internment had varied from a few days to several years; some of the young people had been interned since childhood. Most of the persons exchanged in Switzerland were malnourished and in rags. Although they had received some clothing there, many needed more adequate clothing on their arrival in this country. The sea voyage lifted the health and spirits of many, but others, who had no homes or close ties here, were deeply concerned about their future.

In accordance with the plan to use existing State and local welfare agencies wherever possible in administering civilian war assistance, State wel-

Table 2.—Old-age assistance: Recipients and payments to recipients, by State, September 1945¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	August 1945 in—		September 1944 in—				Total amount	Average	August 1945 in—		September 1944 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total.....	2,034,946	\$61,391,446	\$30.17	+0.1	+0.7	-1.7	+6.0	Mo.....	100,146	\$2,473,132	\$24.70	(9)	+4.6	-2.3	+7.3
Ala.....	32,589	509,220	15.63	+6	+1.2	+8.9	+4.0	Mont.....	10,677	338,014	31.66	(9)	+6	-2.9	+4.4
Alaska.....	1,320	49,036	37.15	-1	+1.9	-3.9	+10.1	Nebr.....	23,884	692,028	28.97	-2	+2	-4.1	+5.2
Ariz.....	9,433	364,303	38.62	0	+1	-9	-3	Nev.....	1,933	74,344	38.46	+3	+4	-1.6	-1.0
Ark.....	26,220	432,466	16.49	-9	-8	-4.9	-9.6	N. H.....	6,518	195,651	30.02	+1	+3	-1.0	+6.7
Calif.....	158,121	7,485,795	47.34	(9)	+1	+2	+4	N. J.....	23,240	747,915	32.18	-3	+4	-7.0	+1.8
Colo.....	40,131	1,661,237	41.40	-2	-1	-1.6	-1.3	N. Mex.....	5,945	184,444	31.03	+6	+4	+9.5	+5.2
Conn.....	13,996	552,571	39.48	+1	+5	-1.7	+11.8	N. Y.....	103,032	3,652,327	35.45	-1	(9)	-3.7	+3.0
Del.....	1,260	21,187	16.82	-7	+1.3	-14.1	-2.2	N. C.....	32,774	424,500	12.95	+1	+1.4	-1.3	+12.2
D. C.....	2,379	86,647	36.42	-4	+4	-10.5	+2.9	N. Dak.....	8,665	290,395	33.51	-1	+7	-1.5	+5.6
Fla.....	41,582	1,213,844	29.19	+8	+1.2	+6.8	+10.1	Ohio.....	116,873	3,554,452	30.41	-3	+1	-5.3	-5
Ga.....	66,947	780,503	11.66	+9	+2.6	-2.3	+2.9	Okl.....	79,776	2,801,152	35.11	+7	+8	+3.7	+36.8
Hawaii.....	1,432	33,624	23.48	+1	+4	-3.0	+2.1	Oreg.....	20,202	763,256	37.78	+4	+2.1	+3.0	+13.6
Idaho.....	9,600	308,658	32.15	-1	(9)	-2.5	+2.9	Pa.....	82,747	2,532,225	30.60	+2	+9	-2.2	+4.0
Ill.....	121,024	3,926,821	32.45	(9)	+1	-3.3	+1.1	R. I.....	7,269	248,297	34.16	+4	+3	+1.2	+7.6
Ind.....	54,387	1,404,879	25.83	-4	-1	-6.4	-1.5	S. C.....	21,595	335,378	15.53	+4	+3.3	+1.0	+13.7
Iowa.....	48,878	1,571,556	32.15	+2	+3	-3.8	+5.3	S. Dak.....	12,646	328,189	25.95	+1	+8	-2.8	+5.7
Kans.....	28,064	823,026	29.33	+2	+1.2	-1.0	+3.9	Tenn.....	37,800	607,808	16.08	+1	(9)	-1.2	-4.4
Ky.....	46,635	539,058	11.56	-9	-7	-13.3	-11.0	Tex.....	171,278	4,112,107	24.01	+4	+6	+8	+12.1
La.....	35,847	841,788	23.48	-7	-1.0	-1.5	+4.8	Utah.....	12,794	497,132	38.86	+1	(9)	-2.7	+2.5
Maine.....	14,803	442,337	29.88	+1	+4	-1.3	+5.7	Vt.....	5,207	120,329	23.11	+1	+1.6	+4	+12.7
Md.....	11,485	322,776	28.10	-2	+1	-5.4	+1.2	Va.....	14,926	215,562	14.44	(9)	+1.5	-6.1	+5.4
Mass.....	74,669	3,217,833	43.09	+3	+6	+9	+8.4	Wash.....	61,753	3,077,256	49.83	+8	+2.0	+3.0	+35.7
Mich.....	84,690	2,701,569	31.90	+3	+1.6	-6	+7.3	W. Va.....	18,402	286,275	15.56	-1	-1	-7	-14.9
Minn.....	54,370	1,680,095	30.90	-2	+1.7	-4.2	+2.6	Wis.....	44,717	1,320,889	29.54	(9)	+6	-4.2	+1.5
Miss.....	26,887	424,512	15.79	-7	+1	-1.3	+7.0	Wyo.....	3,389	123,048	36.31	+6	+6	+4.1	+18.9

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

² Increase of less than 0.05 percent.

³ Decrease of less than 0.05 percent.

fare agencies in New York and Massachusetts have carried the responsibility for providing assistance to repatriates through local public welfare agencies in the ports of New York

and Boston. California, Oregon, and Virginia adopted similar procedures in assisting repatriates from the Philippines and, more recently, from Japan, China, and other parts of the

Far East. The Federal-State-local relationship developed by the Social Security Board under the grant-in-aid programs for public assistance in all the States and subdivisions has

Table 3.—Aid to the blind: Recipients and payments to recipients, by State, September 1945¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	August 1945 in—		September 1944 in—	
				Number	Amount	Number	Amount
Total.....	70,753	\$2,291,304	\$32.38	-0.4	+1.1	-2.5	+8.7
Total, 46 States ²	54,968	1,710,331	31.12	-0.5	+1.5	-2.9	+3.8
Ala.....	767	12,276	16.01	+3	-3.1	+5.4	-1
Ark.....	455	21,070	46.31	+2	-1	+8.3	+13.2
Calif.....	1,162	21,468	18.48	0	0	-4.4	-10.4
Conn.....	5,336	284,197	53.26	-3	+11.0	-7.8	+3.2
Del.....	453	16,339	36.51	-1.5	-1.7	-10.5	-8.6
D. C.....	123	4,839	37.80	+8	+1.9	-7.9	+3.3
Fla.....	194	7,841	40.42	-1.5	-3	-14.2	-4.3
Ga.....	2,302	69,386	30.14	+4	+7	+4	+3.2
Idaho.....	2,034	29,253	14.38	+1.1	+2.5	-4.5	-1.5
Ill.....	61	1,593	26.11	(9)	(9)	(9)	(9)
Ind.....	205	6,899	33.65	-5	-5	-5.5	-7
Iowa.....	5,103	174,844	34.26	-3	+1	-2.2	+3.8
Kans.....	1,087	57,738	52.50	-1.3	-1.3	-10.9	-13.4
Ky.....	1,224	43,423	35.45	-9	+1.4	-8.8	+3
La.....	1,042	32,727	31.41	-9	-9	-5.5	-2.0
Maine.....	1,572	20,452	13.01	+3	+2	-2.7	-3.0
Md.....	1,343	36,331	27.05	-5	-5	-5.9	-1.1
Mass.....	803	24,817	31.91	-1.0	-7	-5.8	+2.0
Mich.....	435	13,683	31.46	-2	+1	-3.3	+3.4
Miss.....	974	43,972	45.15	+1.2	+2.1	+4.7	+13.9
Mont.....	1,243	43,649	35.12	-1	+8	-1.6	+3.2
Nebr.....	962	33,991	37.81	0	-6	+1.2	+9.4
Nev.....	1,465	32,827	22.41	-7	-4	+4.3	+42.3
N. H.....	\$5,000	\$75,000					
N. J.....	326	11,367	34.87	+0	+1.1	+4.2	+18.7
N. Y.....	441	13,058	29.61	0	+2	-12.8	+1.4
N. C.....	28	1,211	(9)	(9)	(9)	(9)	(9)
N. D.....	275	8,422	30.63	+1.1	+2.9	+1.9	+10.5
Ohio.....	525	17,910	34.11	-4	+5	-4.4	+5.9
Okl.....	244	7,084	29.03	+2.1	+1.8	-6.9	-8.0
Ore.....	2,941	116,871	39.74	+4	+3	+2.5	+10.4
Pa.....	2,390	45,747	19.14	+1.3	+2.5	+5.0	+20.0
R. I.....	111	3,850	34.68	+9	+5.2	-5.1	+2.2
S. C.....	3,018	82,880	27.46	+5	+1.1	-3.5	+1.5
Tenn.....	1,866	67,657	36.26	+1.0	+1.1	-2	+24.2
Tex.....	376	17,744	47.19	+5	+1.8	+1.3	+10.9
Utah.....	18,757	504,769	39.57	+1	(9)	-1.1	+30.9
Va.....	103	3,271	31.76	+2.0	-3	(9)	+22.6
Wash.....	957	19,586	20.47	+1.2	+1.5	+8.6	+16.7
Wis.....	215	5,017	23.33	+9	+9	-5	+7.3
Wyo.....	1,542	30,534	19.80	+4	-2	-1	-2.8
	4,302	104,075	24.19	-7.1	-8.3	-6.2	-5.8
	128	5,133	40.10	-8	-2	-2.3	-3.7
	164	5,033	30.69	0	(9)	+3.8	+11.3
	957	17,765	18.56	-5	+9	-8	+8.5
	583	31,419	53.89	-2	+7	-7.3	+28.0
	808	14,656	18.14	+5	+5	-9	-20.8
	1,369	40,885	29.86	-4	-1	-7.9	-2.5
	117	4,572	39.08	+9	+8	-4.9	+4.0

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska and Delaware do not administer aid to the blind. All data subject to revision.

² Under plans approved by Social Security Board.

³ For description of concurrent program see the *Bulletin*, April 1945, p. 26.

⁴ Not computed. Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁵ Estimated.

⁶ Decrease of less than 0.05 percent.

⁷ Increase of less than 0.05 percent.

Table 4.—General assistance: Cases and payments to cases, by State, September 1945¹

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	August 1945 in—		September 1944 in—	
				Number	Amount	Number	Amount
Total ¹	232,000	\$6,886,000	\$29.72	+0.7	+0.7	-8.7	-1.7
Ala.....	3,284	47,170	14.36	+1.3	+1.6	+14.4	+11.8
Alaska.....	156	4,966	31.83	+14.7	-11.8	+34.5	+62.7
Ark.....	1,839	55,521	30.19	+4.1	+6.3	-13.7	-11.0
Calif.....	2,594	30,833	11.89	-9	-1.9	-10.0	-4.4
Colo.....	11,664	459,681	39.41	+1.6	+4.9	-7.0	+21.0
Conn.....	2,967	92,110	31.05	+1.6	+2.7	-34.0	-19.9
Del.....	\$2,505	\$82,910	33.10	+4.6	+6.0	+4.5	+6.1
D. C.....	336	8,582	25.54	-6	-4.0	+2.4	+10.3
Fla.....	729	39,150	41.36	-1.1	-6	-11.3	+9
Ga.....	\$4,000	\$37,000					
Hawaii.....	2,606	30,955	11.88	+3.4	+3.3	-4	+8.7
Idaho.....	508	16,597	32.67	+1.0	+4.7	-9.3	+1.9
Ill.....	493	10,794	21.89	0	+2.3	-18.2	-10.0
Ind.....	22,479	719,379	31.96	+5	+1.7	-14.8	-15.3
Iowa.....	5,983	129,825	21.70	+7.4	+10.8	+6.7	+13.5
Kans.....	3,685	71,134	19.30	+3.0	+7.8	-11.2	-5.5
Ky.....	3,170	94,856	29.92	+4	+3.3	-6.7	+5.1
La.....	\$1,500	\$22,000					
Maine.....	6,912	147,676	21.37	+1.5	+3.0	+7.0	+34.4
Md.....	1,825	56,224	30.81	+6.1	+5.5	-2.9	+1.1
Mich.....	5,070	167,849	33.11	+2.5	+3.3	+15.6	+14.6
Miss.....	12,338	402,609	32.63	+1.3	-1.8	-3.7	+3.9
Mont.....	11,632	380,074	32.67	+8.8	-2.0	+18.5	+27.6
Nebr.....	4,546	122,465	26.94	-7	+2.0	-18.6	-13.1
Nev.....	341	2,871	8.42	+3.3	+4.8	+7.6	+27.5
N. H.....	7,924	171,556	21.65	-2.2	+7	+7.0	-1
N. J.....	952	23,506	24.69	-1.6	-9	-19.6	-17.1
N. C.....	1,553	32,405	20.87	-2.9	+3	-9.8	+1
N. D.....	207	5,021	24.26	+29.4	+1.4	-13.7	+35.8
Ohio.....	1,026	27,622	26.92	-1.3	-2.4	-19.6	-18.4
Ore.....	4,492	146,702	32.66	+2.4	+2.0	-8.5	-1.7
Pa.....	1,067	16,789	15.73	-1.8	+3.8	+12.7	-9.7
R. I.....	\$33,793	\$1,544,162	45.69	-1.4	-1.8	-14.4	-12.4
S. C.....	2,388	27,058	11.33	+8	+2.4	+1.3	+16.3
S. Dak.....	574	14,671	25.56	0	+7	-15.2	-1.5
Tenn.....	11,001	312,919	28.44	+4.2	+7.0	-2.3	+5.2
Tex.....	\$4,709	\$38,888	(9)	(9)	+6.4	(9)	+2
Utah.....	3,310	144,339	43.61	-3	-9	+5.0	+20.7
Va.....	19,745	519,153	26.29	-2	-7.0	-7.5	+3.3
Wash.....	2,000	64,529	32.26	+3	+1.5	+5.9	+8.9
Wis.....	2,942	39,243	13.34	+3.7	+5.6	+12.9	+40.7
Wyo.....	687	14,235	20.72	-5.4	+8	-20.4	-12.2
	\$1,200	\$10,100					
	\$2,700	\$44,000					
	1,339	54,952	41.04	-2.3	-1.4	-7.7	-3.6
	752	17,575	23.37	+3.2	+5.6	-8.2	-5.3
	2,930	48,097	16.42	-2	-5.2	-7.1	+3.6
	5,228	259,877	49.71	+7.4	+5.7	-58.8	+6
	3,812	44,185	11.59	+1.3	+2.8	-21.0	-47.7
	4,487	108,723	24.23	+3.3	+6.9	-9.4	-4.6
	318	10,330	32.48	-2.5	+1.3	-10.9	+9.2

¹ For definition of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes estimated number of cases and payments for medical care, hospitalization, and burial only in Indiana and New Jersey, and estimated duplication of cases in Oklahoma.

³ State program only; excludes program administered by local officials.

⁴ Based on actual reports including an estimated 96 percent of cases and payments.

⁵ Estimated.

⁶ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents approximately 60 percent of total.

⁷ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁸ Excludes a few cases and a small amount of local funds not administered by the State agency.

⁹ Includes cases receiving medical care only; number believed by State agency to be insignificant.

¹⁰ Represents 1,597 cases aided by county commissioners and 3,112 cases aided under program administered by State Board of Public Welfare; amount of duplication believed to be large; average per case and percentage change in number of cases cannot be computed.

provided the organization, administrative machinery, and personnel to carry through this important wartime welfare operation. By using existing facilities, and by mobilizing staff, equipment, and special consultant services of State and nearby county welfare agencies, a small unit could be expanded to meet the needs of varying numbers of repatriates on short notice. In this way, for example, it was possible to handle the sudden arrival of several hundred Philippine repatriates at Hampton Roads,

which normally has only a very small county welfare agency, and to meet the needs of more than 3,000 repatriates who arrived within a 24-hour period at Los Angeles. The interchange of local and State staff and facilities has been particularly helpful in this program, since, for security reasons, the Army and Navy could not release much advance information about the arrival of ships or the number of passengers on board.

A plan similar to that used for repatriates from the Philippines landing

on the West Coast has also been carried out in both New York and Boston. In planning for each new boatload of repatriates, representatives of all the agencies involved met together. Previous operations were reviewed and necessary changes in operation made on the basis of experience in expediting the departure of repatriates from the pier and providing the necessary assistance and services.

In February 1945, for example, when it was learned that the *Gripsholm* would dock shortly in New York

Table 5.—Aid to dependent children: Recipients and payments to recipients, by State, September 1945¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	August 1945 in—			September 1944 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	258,590	657,863	\$12,653,914	\$48.93	+1.4	+1.6	+3.2	+2.5	+3.6	+14.3
Total, 50 States ²	258,526	657,737	12,651,999	48.94	+1.4	+1.6	+3.2	+2.5	+3.6	+14.3
Alabama.....	5,341	14,786	138,853	26.00	+2.0	+1.8	+3.5	+11.9	+14.7	+14.2
Alaska.....	31	102	1,660	(³)	(³)	(³)	(³)	(³)	(³)	(³)
Arizona.....	1,388	4,024	55,023	30.64	+9	+1.0	+9	-1.4	-9	+1.7
Arkansas.....	4,083	10,827	105,284	25.79	-1.0	-5	-1	-13.4	-13.3	-19.8
California.....	6,363	16,048	534,548	84.01	-2	-6	-1	+2.0	(³)	+10.3
Colorado.....	3,125	8,558	179,412	57.41	+1.3	+1.0	+2.8	-7.2	-5.2	+49.0
Connecticut.....	2,053	5,208	164,147	79.95	+1.2	+2.2	+2.7	+10.7	+9.9	+18.0
Delaware.....	272	779	20,450	75.11	+2.3	+6	+6.3	+10.6	+11.1	+36.1
District of Columbia.....	616	1,951	42,437	68.89	+2.0	+2.8	+2.3	+16.4	+16.6	+38.3
Florida ⁴	5,878	14,619	198,610	33.79	+2.8	+3.1	+3.1	+37.4	+60.8	+61.3
Georgia.....	3,979	9,983	100,484	25.25	+2.3	+2.3	+3.2	+3	+2.6	+2.0
Hawaii.....	491	1,520	32,018	65.21	-2	-6	+2.4	-6.5	-7.3	+5.5
Idaho.....	1,184	3,151	63,616	53.73	+1.2	+1.6	+2.7	-13.0	-15.0	+25.6
Illinois.....	19,697	47,353	990,194	50.27	-2	+1	+1	-2.3	-1.3	+47.3
Indiana.....	5,839	13,710	214,420	36.72	-1	+1	+1	-15.7	-12.6	-11.2
Iowa.....	3,027	7,602	95,833	31.66	+1.9	+2.1	+4.4	-7	+1.7	+16.6
Kansas.....	2,816	7,161	143,981	51.13	+1.0	+1.1	+3.5	-8.0	-8.1	+7
Kentucky.....	4,861	13,446	104,889	21.58	+1.4	+4.5	+1.0	+5.3	+6.5	+2.3
Louisiana.....	8,746	22,655	352,115	40.26	-1.6	-1.6	-1.8	-7.3	-6.8	+2.6
Maine.....	1,340	3,811	88,600	66.12	+5	+9	+2.0	+1.6	+1.8	+17.4
Maryland.....	2,955	8,511	111,008	37.57	+1.6	+1.5	+2.5	+10.4	+10.8	+11.6
Massachusetts.....	7,118	17,619	571,078	80.23	+1.0	+1.4	+1.4	+2.1	+2.4	+8.4
Michigan.....	12,909	31,250	854,624	66.20	+1.5	+1.8	+4.0	+3.2	+3.8	+13.6
Minnesota.....	4,530	11,654	224,054	49.46	+6	+7	+2.6	-10.6	-8.7	+8.7
Mississippi.....	2,939	7,651	76,765	26.12	+1.1	+1.4	+1.4	+4.4	+7.0	+6.2
Missouri.....	11,220	29,247	392,061	34.94	+1.7	+2.4	+3.7	+3.9	+8.2	+9.8
Montana.....	1,269	3,244	60,927	48.01	+9	+1.7	+2.9	-6.5	-4.8	+31.9
Nebraska.....	2,060	4,870	103,737	50.36	-1.8	-7	+50.4	-18.9	-17.3	+25.7
Nevada.....	64	128	1,915	89.88	(³)	(³)	(³)	(³)	(³)	(³)
New Hampshire.....	780	1,949	53,054	68.02	+2.2	+2.7	+1.7	+15.9	+15.3	+42.6
New Jersey.....	3,115	7,835	190,641	61.20	+1.4	+1.9	+3.5	-12.1	-9.4	+5.3
New Mexico.....	2,582	6,850	96,972	37.56	+8	+5	+3	+20.3	+10.4	+10.6
New York.....	20,879	49,656	1,604,562	76.85	+6.1	+7.0	+8.6	+13.7	+17.1	+16.8
North Carolina.....	6,026	15,643	154,171	25.58	+1	+1.4	+1.2	-4.1	+1.8	+13.5
North Dakota.....	1,390	3,848	77,946	56.08	-6	-9	+1.5	-10.1	-9.8	+7.4
Ohio.....	7,318	20,062	411,489	56.23	+1.9	+1.6	+3.8	-4.6	-3.9	+3.3
Oklahoma.....	15,338	37,070	534,073	34.82	+1.6	+1.7	+1.7	+14.2	+13.6	+16.8
Oregon.....	1,220	3,003	97,910	80.25	+7	+1.2	+1.2	+4.0	+4.9	+11.5
Pennsylvania.....	23,019	60,914	1,488,450	64.66	+2.6	+2.8	+3.6	+5.9	+6.2	+23.7
Rhode Island.....	1,322	3,387	88,600	67.02	+3.1	+2.6	+2.5	+21.1	+17.8	+21.7
South Carolina.....	3,739	10,980	85,368	22.83	+7	+1.0	+1.1	+9.2	+6.8	+6.3
South Dakota.....	1,446	3,516	54,390	37.61	+1.2	+2.1	+2.1	-1.7	+3.1	+14.0
Tennessee.....	10,992	28,796	333,586	30.35	+6	+8	+8	+1.5	+2.3	-7
Texas.....	11,050	24,272	230,202	20.83	-6	-7	-6	+4.5	+5.4	+4.2
Utah.....	1,802	4,859	133,708	74.20	+1.1	+1.7	+2.1	-1.8	-4	+1.4
Vermont.....	573	1,481	19,762	34.49	+2	+4	+4	+2.3	+4.7	+6.4
Virginia.....	3,461	9,812	111,870	32.32	+1.6	+1.3	+5.0	-1.6	-1.5	+17.5
Washington.....	3,659	9,081	338,899	92.62	+2.4	+2.6	+3.2	+13.1	+13.5	+25.5
West Virginia.....	7,035	19,712	187,012	28.00	(³)	+3	+6	+4.4	+5.0	-11.8
Wisconsin.....	6,375	13,019	312,514	58.14	+1.5	+7	+6.3	-10.9	-10.4	-9
Wyoming.....	275	762	16,003	88.19	-2.1	-2.8	-2.9	-13.5	-10.8	+14.0

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

² Under plans approved by Social Security Board.

³ Not computed. Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

⁴ Decrease of less than 0.05 percent.

⁵ For description of concurrent program see the *Bulletin*, April 1945, p. 26.

⁶ Estimated.

with a large number of civilian repatriates, representatives of the various participating agencies held a planning session and adopted, in general, the plan of operation used in meeting earlier boats. The Red Cross assumed responsibility for dock activities, general reception, and emergency care and shelter for the first night. The Department of Welfare assumed responsibility for financial assistance and services after the first night. Assistance includes maintenance, shelter, necessary replacements of clothing, transportation to other communities, personal incidentals, and other special needs. Services include help in locating relatives, finding employment, and in making other plans for reestablishment in this country. The Public Health Service provided medical, dental, and hospital care.

Whenever possible, the Department of State wired relatives before the ship docked, telling them of the arrival of their relatives and friends and inquiring about their ability to help. Recently, a leaflet describing both civilian war assistance and the medical care available to repatriates has been distributed on board ship, prior to landing, so that repatriates may know in advance what help is available to them.

Canteen, ambulance, and informational services were provided at the dock, and interpreters were on hand. To facilitate debarkation, relatives were not permitted on the pier, but messages from them were delivered to the repatriates. Because of the malnourishment of most repatriates, the Office of Price Administration distributed special "tailored books" allowing extra ration points. The Travelers' Aid Society gave travel service to those who wished to leave the city immediately, and others were taken by motor transport to the reception center which had been set up in the auditorium of the Red Cross Chapter headquarters.

Representatives of all the agencies were at the reception center. Space had also been provided for waiting relatives and friends of the passengers. Because of the irregular timing of release from the pier, both canteen and regular meal services were furnished. The Red Cross had obtained blocks of hotel reservations in advance, and assignments were made for shelter for the first night. During peak periods, a railroad ticket

agent was present to make travel arrangements. The Public Health Service doctors examined repatriates in need of medical attention and made any necessary arrangements for hospital care. An interview was held with each repatriate, and those who needed assistance or services beyond the first day were referred to the special war assistance unit in the New York City Department of Welfare, which had been set up to meet the needs of repatriates, enemy aliens, and others who had been affected by restrictive action of the Government. To meet the accelerated activity during the arrival of a boatload of repatriates, this unit borrowed workers from other units of the Department. The augmented staff was given a brief orientation and training period in which the kinds of situations that might be encountered were discussed, budgeting problems were reviewed, and procedures were outlined.

Special standards of assistance were set up to meet the needs of the repatriates. The food allowance, for example, was predicated on the need for 4,000 calories a day, with an additional allowance for food while traveling. Carfare was given as needed, and allowance for personal incidentals was included. The usual clothing allowance was increased 10 percent because inexpensive clothing was unavailable. For those whose destination was outside New York, actual transportation costs were paid. Information was also furnished concerning rationing and Selective Service requirements, as well as other wartime regulations with which repatriates ordinarily would not be familiar.

In addition to necessary financial assistance, other types of services were invaluable in helping the repatriates reestablish themselves. Skillful help and planning enabled many to become reunited with their families and to take over comparatively rapidly the responsibility for their own maintenance.

The initial interview held by the civilian war assistance unit was directed primarily toward reviewing the repatriate's plans for his immediate future, what assistance he might need in carrying out these plans, and what his resources were. When he had not been able to formulate plans, the tact, resourcefulness, and other skills of the interviewer were brought into play. Many repatriates felt that they could

not or would not impose themselves on their relatives or friends, and others did not want to go where their relatives lived. The guiding factor in evolving a plan in these instances was the applicant's feeling about where he wanted to go and what he wanted to do, in view of his ties in this country and his employment possibilities.

Every effort was made to reach relatives or close friends with whom the repatriates wanted to get in touch. Telephone calls and telegrams to police and post offices and other sources were found helpful in locating relatives and often brought about speedy reunion of family groups. What this service meant to individuals is shown by the following situation:¹

Mr. X, age 67, was born in Greece. After his marriage, he and his wife migrated to the United States where their three children were born, and Mr. X became a naturalized citizen. He operated various small businesses and maintained his family adequately. After the death of his wife in 1930, he lived with a married daughter in Detroit until 1939, when he went to Greece to visit relatives. Although he had intended to make only a short visit, the outbreak of the war prevented his leaving Greece. He was not interned, but his clothing and personal effects were confiscated by the enemy, and he suffered from lack of food and other privations. He was overjoyed at the chance of repatriation.

Because of wartime restrictions on mail, he had not heard from his children for several years. He did not know where his sons were but remembered his daughter's address when he had lived with her. Efforts to reach the daughter by telegram were unsuccessful. Mr. X was assured, however, that every effort would be made to locate his children, and meanwhile plans were made to meet his immediate clothing and maintenance needs.

The police authorities in Detroit reported, in a telephone conversation, that there was no such street number as the one Mr. X had given and that they had carefully explored the entire neighboring area with no success. Mr. X was able to give further information, however, about his son-in-law's work and the son-in-law was located. He was then called by telephone, spoke with Mr. X and arranged to fly to New York to take his father-in-law home with him on the following day. A worker shopped with Mr. X for necessary clothing and Mr. X, "so happy he wanted to cry," left for Detroit the following day.

Some repatriates were anxious to set up housekeeping as soon as pos-

¹In both cases cited, the identity and location have been changed to safeguard the confidential nature of the information.

sible. The housing division of the local Department of Welfare assisted in finding living accommodations, and several families were helped to establish homes for themselves within a very short time. Since many repatriates were employable, a special interviewer from the employment section of the Welfare Department was assigned to conduct employment interviews. Because of an unusual understanding of the problems of displacement and the experiences of the repatriates, he was extremely helpful in suggesting types of work in which some of the repatriates might best be fitted.

Many of the repatriates were between 15 and 25 years of age but were so stunted and undernourished that they looked from 3 to 5 years younger than they actually were. There were many unaccompanied groups of brothers and sisters, and other children in their teens were traveling alone. Some of the most positive results were obtained with these young people. As discussion of plans opened up the possibility of some satisfactory adjustment, their attitudes changed visibly; they became more responsible, and their whole physical appearance improved. The experience of three children who had been repatriated following their internment in Germany is a good example.

The Y children—Oliver 19, Raymond 18, and Edith 17—had been born in this country but had gone to Germany with their mother and stepfather (both German citizens) in 1932 and had little recollection of life in the United States. On being repatriated, the children had planned to go directly to their father in Oregon, who had been divorced from their mother in 1930. Mr. Y, however, showed little interest when he heard about the children, and it was learned that the court, because of a question of paternity, had granted the custody of these children to the mother. It was necessary to help the children adjust to their father's comparative lack of interest, and they decided to remain in New York temporarily.

Through the cooperation of a private agency, a boarding home was found, and the children made an excellent adjustment to their new home. Oliver and Raymond attended evening school to improve their English, and both got jobs through the efforts of the employment interviewer. Edith enrolled in a trade school to study English and dressmaking. During this period the children received financial assistance. Despite the progress that each was making, however, their father's unresponsiveness worried them and they still kept in

the back of their minds the hope of getting to Oregon to be with him. They wrote him but the letters were unanswered.

Recognizing that the children needed to know the facts about the court decision, the case worker discussed the matter with Oliver, on whom the others relied a great deal. He was relieved because his father's reaction now had a logical explanation. Oliver discussed the problem with the other children and with one of the workers who spoke German. In the meantime, the father had reconsidered, and he and his present wife, as well as their two children, became increasingly eager to have the Y children come to live with them. A lively correspondence developed, with the result that Mr. Y provided transportation to Oregon for two of the children. Oliver was inducted into the Army but not before he knew that the younger children were provided for. Mr. and Mrs. Y have a reputation as responsible and respected people in the community, the half brother and sister are very much interested in their new relatives, and the chances seem reasonably good that Raymond and Edith will be able to work out a satisfactory adjustment in the Y household.

In addition to the assistance and services provided at the port of debarkation, continuing assistance and services are also available through local public welfare agencies in the community where the repatriate plans to live. Earlier experience had shown that repatriates who accepted the hospitality offered by relatives and friends found frequently that after the first warmth of reunion had passed the relatives were not really able to continue their assistance. For this reason, the name and address of the public welfare agency in the community where the repatriate planned to live were usually given persons who had applied to the civilian war assistance unit, so

that they could feel assured of further assistance and services if needed after arrival at their destination. Where relatives or friends offered homes but could not provide further help, the repatriate received advance maintenance and a letter of introduction to the public welfare agency in the community where he was going. A summary of the case was sent to the agency when the repatriate started off.

It is estimated that as many as 150,000 Americans may still be in Europe and as many as 30,000 in the Far East, the majority of them first and second-generation citizens. Many of this number may want to be repatriated to the United States. The need to continue to provide assistance and services to repatriates at the ports of debarkation is obvious; assistance to them in the communities where they settle will also be needed until they can maintain themselves, or, for those few who need long-time help, until they become eligible for the regular assistance programs in the community. Since many have been away from this country for a number of years, they may need more time than anticipated to find employment or time to regain their health sufficiently to assume responsibility for their own care. The excitement of returning to their native country and being reunited with their families and friends may have helped many repatriates over the first few weeks. After years of imprisonment, deprivation, and abnormal living conditions, however, some of them will need additional help in readjusting to life in this country with the least difficulty for themselves and for the communities into which they come.

Social and Economic Data

Social Security and Other Income Payments

Income payments to individuals in September, \$13 billion, fell 2.7 percent below the August total and were 1.2 percent less than in September 1944 (table 1). The sharp decline in compensation of employees, reflecting the effect of mass lay-offs in war plants

as well as reduction in earnings due to a shorter workweek in many industries, was largely responsible for the decline in total income payments. Commercial and industrial pay rolls showed an August-September drop of 4.6 percent, while other pay rolls fell 0.6 percent. For the first time since the beginning of the program, military allowances turned downward; this trend may be expected to continue because of the acceleration in the rate of discharge of veterans. Social insurance and related pay-

ments, in contrast, increased sharply (16 percent), the result primarily of an abrupt rise in unemployment insurance benefits, and, to a lesser extent, of the steady rise in veterans' pensions and compensation. Dividends and interest continued upward, largely because of the increase in interest payments by the Federal Government.

Fluctuations among the various income-payment segments shown in table 1 have resulted in a shift in the relative importance of the components during the past year. Compensation of employees represented 69 percent of total income payments in September as compared with 72 percent a year earlier. Social insurance and related payments, on the other hand, accounted for only 1.3 percent of the total in September 1944, and for 2.0 percent this September. Dividends and interest increased from 7.3 to 8.2 percent, military allowances, from 1.8 to 2.0 percent, and entrepreneurial income, net rents, and royalties, from 17.2 to 18.4 percent. Public aid payments have remained fairly stable throughout the period, averaging about \$80 million per month; these payments represented only 0.6 percent of total income payments in September.

Estimated Pay Rolls in Covered Employment, Second Quarter, 1945

Total wage and salary payments amounted to \$29.1 billion during the second quarter of 1945, 3.8 percent more than the total a year earlier (table 3). Commercial and industrial pay rolls covered by the old-age and survivors insurance and unemployment compensation programs stood at about the same level during the second quarter of both years. Other pay rolls, in contrast, have risen about 10 percent; government pay rolls increased nearly 12 percent, total wages in agriculture, almost 8 percent, and in domestic service, about 7 percent.

Although pay rolls covered by old-age and survivors insurance and by State unemployment compensation programs were slightly higher than in the corresponding quarter of 1944, the amounts fell below the first-quarter figures instead of showing the usual second-quarter increase. Old-age and survivors insurance pay rolls rep-

Table 1.—Income payments to individuals, by specified period, 1936-45¹

(In millions; data corrected to Nov. 6, 1945)

Calendar year and month	Total ²	Compensation of employees ³	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid		Social insurance and related payments ⁶	Military allowances ⁷
					Work relief ⁴	Direct relief ⁵		
1936.....	\$68,034	\$40,027	\$13,003	\$9,785	\$2,155	\$672	\$955	-----
1937.....	72,365	44,689	14,162	9,891	1,639	836	1,020	-----
1938.....	66,135	40,845	12,369	8,233	2,094	1,008	1,529	-----
1939.....	70,793	43,870	13,441	8,891	1,870	1,071	1,616	-----
1940.....	76,210	48,218	14,313	9,175	1,578	1,097	1,801	-----
1941.....	92,710	60,262	18,599	9,761	1,213	1,112	1,744	-----
1942.....	117,311	79,970	23,933	9,771	586	1,061	1,844	\$136
1943.....	143,089	101,813	27,161	10,389	57	940	1,703	1,020
1944.....	156,723	112,043	28,017	11,195	-----	944	1,970	2,548
1944								
September.....	13,011	9,346	2,237	947	-----	78	168	234
October.....	13,178	9,398	2,341	951	-----	79	171	237
November.....	13,291	9,446	2,395	958	-----	79	175	238
December.....	13,376	9,530	2,384	964	-----	80	177	240
1945								
January.....	13,538	9,589	2,472	970	-----	80	185	241
February.....	13,723	9,625	2,608	980	-----	80	187	243
March.....	13,660	9,621	2,531	990	-----	80	194	244
April.....	13,562	9,545	2,491	1,002	-----	80	195	249
May.....	13,538	9,486	2,504	1,012	-----	81	202	253
June.....	13,662	9,520	2,493	1,024	-----	81	209	257
July.....	13,622	9,509	2,479	1,033	-----	81	219	259
August.....	13,207	9,143	2,441	1,042	-----	82	226	259
September.....	12,854	8,826	2,366	1,051	-----	83	263	238

¹ Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

² Includes veterans' bonus; September payments were \$7 million.

³ Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to the armed forces, and, beginning with February 1944, mustering-out pay.

⁴ Earnings of persons employed by NYA, WPA, and CCC.

⁵ Payments to recipients under 3 special public assistance programs and general assistance, value of food stamps under food stamp plan, and farm subsistence payments.

⁶ Payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, workmen's compensation, State unemployment compensation, railroad unemployment insurance, veterans' pensions and compensation, and, beginning with September 1944, readjustment allowances to unemployed veterans.

⁷ Government portion of payments to dependents of members of the armed forces; portion deducted from military pay included under compensation of employees as part of military pay rolls.

Source: U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce.

resented only 63.4 percent of all wages and salaries in the second quarter, as compared with 64.2 percent in the first quarter and 65.3 percent in the second quarter of 1944. The corresponding percentages for the unemployment compensation pay rolls were 59.8, 60.5, and 61.6 percent. These declines were caused mainly by the increase in cut-backs just before VE-day and the subsequent termination of many contracts.

In the railroad industry, the downward trend in pay rolls in the 2 preceding quarters was halted in the second quarter of 1945, when pay rolls rose 1.0 percent above the first-quarter figure and 3.0 percent above that for April-June 1944. However, railroad wages rose less rapidly than did wages in other employments not covered by the Social Security Act. Since railroad workers are covered by both the Railroad Retirement and Railroad Unemployment Insurance Acts, pay rolls shown in table 3 for these two programs are identical.

Social Insurance and Related Payments

Payments in September under the selected programs (table 2) amounted to \$192 million, one-fourth more than in August and almost double that in September 1944. The unemployment insurance programs registered the largest relative increases, both in amount of payments and in number of beneficiaries. Both retirement and survivor payments under the Social Security Act totaled about one-third more than in September 1944; the largest absolute gains were recorded in the State unemployment compensation and veterans' disability and survivor programs. The \$192 million disbursed in September represented 73 percent of all social insurance and related payments as estimated by the Department of Commerce.

The full impact of the end of active fighting in August began to be reflected in unemployment insurance payments in September. Abrupt can-

cellation of war contracts in August drove State unemployment compensation initial claims to within 220,000 of

the all-time record and caused a large volume of compensable claims in September. The total—about \$50.4 mil-

lion—was 181 percent above the August amount and nearly 12 times that a year earlier, when only \$4.2 million

Table 2.—Selected social insurance and related payments, by specified period, 1936-45

[In thousands; data corrected to Nov. 26, 1945]

Calendar year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits ¹				Survivor benefits						Rhode Island sickness compensation ¹¹	State unemployment compensation laws ¹²	Servicemen's Readjustment Act ¹³	Railroad unemployment insurance Act ¹⁴		
						Monthly			Lump-sum ⁵								
		Social Security Act ²	Railroad Retirement Act ³	Civil Service Commission ⁴	Veterans Administration ⁶	Social Security Act ⁶	Railroad Retirement Act ³	Veterans Administration ⁷	Social Security Act ⁸	Railroad Retirement Act ³	Civil Service Commission ⁴					Veterans Administration ¹⁰	
Number of beneficiaries																	
1944																	
September		482.2	161.2	80.9	875.6	421.8	4.3	350.9	14.2	1.6	1.2	3.7	5.9	63.3	3.3	0.7	
October		492.3	162.1	82.2	901.4	434.4	4.3	358.7	15.5	1.6	1.2	3.8	5.6	63.6	8.3	.8	
November		500.6	162.8	83.2	929.6	445.7	4.3	364.7	14.6	1.5	1.5	3.9	5.0	71.4	11.9	.9	
December		508.7	163.5	83.9	955.7	454.3	4.3	372.7	13.0	1.4	1.4	3.6	4.5	74.9	16.8	1.2	
1945																	
January		522.6	163.9	84.8	982.3	467.0	4.3	380.9	15.4	1.5	1.5	3.7	4.4	104.8	23.7	1.9	
February		533.9	164.9	85.4	1,008.1	479.4	4.2	386.3	15.4	1.4	1.5	3.4	4.3	100.1	26.1	1.8	
March		547.1	165.5	86.0	1,037.8	494.7	4.3	405.7	18.7	2.0	2.8	3.8	5.0	103.2	27.8	1.6	
April		558.4	166.0	86.6	1,070.3	510.0	4.3	459.5	17.0	1.9	2.0	3.7	5.3	87.2	28.3	1.2	
May		570.6	166.4	87.3	1,105.6	523.7	4.3	500.9	18.5	2.2	2.3	4.4	7.2	98.0	28.1	.8	
June		582.0	167.1	88.0	1,144.2	537.0	4.4	537.3	17.0	1.9	2.0	4.6	7.1	129.4	31.8	.8	
July		595.3	167.8	88.8	1,194.3	546.8	4.4	570.7	14.7	1.7	2.0	4.7	6.4	185.5	38.5	.6	
August		609.4	168.5	89.4	1,245.8	554.2	4.4	600.8	14.7	1.7	1.8	4.7	5.8	230.5	44.1	1.2	
September		624.4	169.5	89.9	1,309.3	564.1	4.4	628.8	12.1	1.8	1.4	4.7	5.0	640.0	73.2	2.1	
Amount of benefits ¹⁴																	
1936	\$458,896		\$683	\$51,630	\$299,001		\$2	\$99,992			\$4,062	\$3,395		\$131			
1937	501,664		40,001	53,694	299,660		444	96,370	\$1,278		4,401	3,684		2,132			
1938	969,600		76,766	56,118	301,277		1,383	101,492	10,478	\$291	4,604	3,465		393,786			
1939	1,043,089		107,282	58,331	307,512		1,451	109,192	13,896	1,926	4,952	3,553		429,298		\$5,696	
1940	1,188,702	\$21,074	114,166	62,019	317,851	\$7,784	1,448	105,696	11,736	2,497	5,810	3,960		518,700		15,961	
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,569	111,799	13,328	3,421	6,170	4,352		344,321		14,537	
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	4,114	6,108	4,120		344,084		6,268	
1943	1,221,463	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	5,560	7,344	4,350	\$2,857	79,643		917	
1944	1,119,582	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	6,591	7,963	4,784	5,035	62,385	\$4,113	582	
1944																	
September		97,743	10,280	10,889	6,549	41,524	6,775	151	13,004	1,962	602	684	398	422	4,246	208	40
October		100,091	10,573	11,040	6,659	42,271	7,012	147	13,038	2,138	570	708	386	404	4,350	748	46
November		102,448	10,770	10,982	6,673	43,548	7,172	147	12,924	2,043	523	827	368	364	4,918	1,140	51
December		105,666	10,903	11,064	6,788	44,485	7,237	147	13,813	1,836	598	693	391	330	5,192	2,018	70
1945																	
January		111,871	11,257	11,065	6,856	46,993	7,507	143	13,891	2,189	599	830	371	318	7,299	2,442	111
February		111,874	11,548	11,184	6,810	46,971	7,755	143	14,404	2,181	534	788	319	290	6,435	2,413	98
March		119,348	11,925	11,253	6,962	49,039	8,094	146	16,042	2,634	764	1,257	388	362	7,242	3,139	100
April		121,222	12,155	11,270	6,974	50,306	8,297	151	18,450	2,370	748	1,968	363	387	6,170	2,540	63
May		128,686	12,450	11,247	7,119	51,950	8,478	147	22,085	2,563	874	1,102	438	524	7,044	2,501	45
June		135,788	12,701	11,379	7,137	54,804	8,707	152	22,613	2,346	716	956	462	517	9,086	3,572	42
July		145,698	12,974	11,448	7,220	57,228	8,773	148	23,492	2,033	649	928	470	469	14,352	3,778	35
August		151,551	13,348	11,484	7,263	59,483	8,889	149	23,450	2,021	693	842	470	425	17,948	5,013	72
September		192,343	13,666	11,559	7,246	62,500	9,005	150	26,250	1,697	736	672	470	367	20,450	7,457	118

¹ Old-age retirement benefits under all acts, disability retirement benefits under the Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

² Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

³ Age and disability annuitants and pensioners as of 26th of month. Payments represent amounts certified, minus cancellations. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

⁴ Retirement and disability benefits include survivor benefits under joint and survivor elections; not adjusted for suspension of annuities of persons reemployed under the National Defense Acts of June 28, 1940, and Jan. 24, 1942. Payments principally from civil-service retirement and disability fund but also include payments from Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included but will be summarized twice a year in the Bulletin.

⁵ Veterans' pensions and compensation.

⁶ Widow's, widow's current, parent's, and child's benefits. Partly estimated.

⁷ Payments to widows, parents, and children of deceased veterans.

⁸ Number of decedents on whose account lump-sum payments were made, and amount of such payments.

⁹ For the period January 1937-August 1939, includes payments to covered workers at age 65 totaling \$9.9 million, which are not survivor payments.

¹⁰ Payments for burial of deceased veterans.

¹¹ Number represents average weekly number of beneficiaries. Annual amounts adjusted for voided benefit checks; monthly amounts not adjusted.

¹² Readjustment allowances to unemployed veterans only; excludes payments to self-employed veterans. Number represents average weekly number of veterans paid readjustment allowances during weeks ended in the month. Amounts before July 1945 represent payments during weeks ended in the month; for July and subsequent months, payments are on calendar-month basis. Figures have been revised from previously reported data.

¹³ Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures not adjusted.

¹⁴ Payments to individuals: amounts certified, under the Social Security and Railroad Retirement Acts (including retroactive payments) and the Railroad Unemployment Insurance Act; disbursements minus cancellations, under Civil Service Commission and Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and Rhode Island sickness compensation programs and under the Servicemen's Readjustment Act.

¹⁵ Preliminary estimate.

was disbursed. Some 640,000 individuals received these payments during an average week in September as compared with a weekly average of only 63,300 in September 1944. Unemployment allowances to veterans under the Servicemen's Readjustment Act also increased sharply, but the August-September rise was not as abrupt as that in unemployment compensation. During an average week in September, 73,200 veterans received readjustment allowances, which totaled \$7.5 million for the month—increases from August figures of 66 percent in number and of 49 percent in amount. Comparisons with September 1944 are not valid because payments under the readjustment allowance program were first made for the week ended September 16, 1944. An average of about 2,100 railroad workers received unemployment benefits during a 14-day registration period, three times as many as in September 1944. Payments under the Railroad Unemployment Insurance Act rose 193 percent from the September 1944 amount to a total of \$118,000.

Monthly retirement and disability payments totaled \$95 million as against \$69 million a year earlier. Retirement payments under the Social Security Act amounted to \$13.7 million, \$3.4 million more than in September 1944; the number of beneficiaries increased from 482,200 to 624,400. Disability payments to veterans were about \$21 million or 51 percent more. The number of annuitants on civil-service retirement rolls stood at 89,900 in September, an increase of about 9,000, while payments—\$7.2 million—increased 11 percent. Former railroad workers, numbering 169,500, received \$11.6 million in retirement and disability benefits, increases of 5.1 and 6.2 percent, respectively.

Monthly survivor benefits of more than \$26 million were paid in September to surviving dependents of some 624,000 veterans. This amount was more than double that a year earlier, while the number of deceased veterans rose by about three-fourths. Monthly survivor payments totaling \$9 million were made on some 564,000 accounts of former workers covered by the Social Security Act, representing increases of about one-third over the year in both number and amount. Payments to survivors of railroad workers remained about the same—\$150,000—while the number of payments increased only about 100, main-

taining the 4,400 level of the past 4 months.

Rhode Island sickness compensation payments continued downward for the fourth successive month. A weekly average of about 5,000 beneficiaries received payments totaling \$367,000 for the month. This amount was 14 percent less than in August and 13 percent below that in September 1944.

The 1.2 million beneficiaries receiving monthly retirement or survivor benefits under the Social Security Act in September represented some 737,-

000 families. The 264,000 beneficiaries receiving monthly retirement, disability, or survivor payments under the railroad and civil-service retirement systems about equaled the number of families receiving such payments, since these programs do not provide supplementary payments for wives and children of disabled workers and monthly benefits are paid to only one survivor of a deceased annuitant. The 1.9 million beneficiaries under the veterans' program represented about 1.7 million families.

Table 3.—Estimated pay rolls in employment covered by selected programs¹ in relation to all wages and salaries, by specified period, 1937-45

[Data corrected to Oct. 30, 1945]

Period	All wages and salaries ¹	Old-age and survivors insurance ²	Railroad retirement ³	State unemployment compensation ⁴	Railroad unemployment insurance ⁵
Amount (in millions)					
Calendar year:					
1937	\$45,053	\$32,770	\$2,265	(?)	\$2,265
1938	41,247	29,026	2,010	\$26,200	2,010
1939	44,813	32,222	2,140	29,069	2,140
1940	48,771	35,668	2,272	32,450	2,272
1941	60,885	45,417	2,685	42,148	2,685
1942	80,793	58,147	3,337	54,796	3,337
1943	102,932	70,152	4,058	66,126	4,058
1944	113,031	73,914	4,466	69,463	4,466
1944					
Jan.-Mar.	27,146	17,915	1,068	16,384	1,068
Apr.-June	27,990	18,289	1,108	17,244	1,108
July-Sept.	28,402	18,533	1,137	17,330	1,137
Oct.-Dec.	29,493	19,177	1,133	18,005	1,133
1945					
Jan.-Mar.	28,727	18,434	1,130	17,389	1,130
Apr.-June	29,063	18,429	1,141	17,379	1,141
Percent of all wages and salaries					
Calendar year:					
1937	100.0	72.7	5.0	(?)	5.0
1938	100.0	70.4	4.9	63.5	4.9
1939	100.0	72.7	4.8	65.6	4.8
1940	100.0	73.1	4.7	66.5	4.7
1941	100.0	74.6	4.4	69.2	4.4
1942	100.0	72.0	4.1	67.8	4.1
1943	100.0	68.2	3.9	64.2	3.9
1944	100.0	65.4	4.0	61.5	4.0
1944					
Jan.-Mar.	100.0	65.0	4.0	62.2	4.0
Apr.-June	100.0	65.3	4.0	61.6	4.0
July-Sept.	100.0	65.3	4.0	61.0	4.0
Oct.-Dec.	100.0	65.0	3.8	61.0	3.8
1945					
Jan.-Mar.	100.0	64.2	3.9	60.5	3.9
Apr.-June	100.0	63.4	3.9	59.8	3.9

¹ Includes data for Alaska and Hawaii. Pay roll in these 2 Territories covered by State unemployment compensation programs has ranged from \$18 million to \$78 million per quarter.

² Data from Bureau of Foreign and Domestic Commerce. Quarterly data have been adjusted to correct for distribution of bonus payments. Represents estimated wages and salaries paid in cash and in kind in continental United States and, in addition, Army and Navy pay rolls in all other areas. Includes employee contributions to social insurance and retirement programs. Because estimates of all wages and salaries are built up by industry groups, amount in covered and noncovered employment cannot be determined precisely. While the estimated amount in covered employment included within this total differs from pay rolls in covered employment as given in this table, the difference is so small that it does not invalidate relationship of covered pay rolls

to total. Commerce estimates relate to calendar quarters; estimates for pay rolls covered by old-age and survivors insurance, railroad retirement, and unemployment compensation relate to pay periods ended in calendar quarters.

³ Taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program.

⁴ Taxable wages plus nontaxable wages in excess of \$300 per month.

⁵ Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939. Data for 1944 and 1945 estimated.

⁶ Estimated for 1937-June 1939 when railroad workers were covered by State unemployment compensation laws.

⁷ Not available.

Increases in Payments to Veterans With Specific Disabilities

Public Law No. 182, enacted September 20, increases the rates of payments to veterans with specific service-connected disabilities "in excess of total disability" and removes certain inequities in payments—to veterans of the present war, for example—in relation to similar compensation provided veterans of World War I under the World War Veterans' Act, 1924, as amended.¹

Public Law No. 312 (78th Cong., May 27, 1944)² increased by 15 percent the basic monthly pension payable to veterans of World Wars I and II who have wartime service-connected disabilities entitling them to a monthly payment, ranging from \$11.50 for a disability rated at 10 percent of total to \$115 for a rating of total disability. The special awards for specific disabling conditions, such as amputations or other anatomical losses, blindness, or helplessness requiring regular aid

¹ Reenacted with limitations by Public Law No. 141 (73d Cong., Mar. 28, 1934), as amended.

² See the *Bulletin*, June 1944, pp. 2, 39-40. This act also applies to veterans injured in extra-hazardous peacetime service but entitled to wartime rate on the basis of service after the passage of the Selective Service Act (Sept. 16, 1940). Public Law No. 469 (78th Cong., Dec. 7, 1944) increased similarly the service-connected rates for disabilities resulting from other wars and from service in the regular peacetime establishment, including those based on peacetime extra-hazardous service before September 16, 1940.

or attendance, were not included in the 15-percent increase. Public Law No. 182 now amends the rates provided in Veterans Regulation 1(a) for these specific disabilities. It increases the amounts payable, recognizes the need for differentiating between disabilities resulting from amputations at different levels of arm or leg, provides a more flexible scale of payments to give larger amounts to the most severely disabled veterans, and gives the Administrator of Veterans Affairs discretionary authority to adjust specific rates upward (within the statutory maximums), when necessary in a particular case.

The wartime rates under the new law, which became effective October 1, apply to service-connected disabilities of veterans of the Spanish-American War, World War I, and World War II, and are also applicable to veterans of the Civil and Indian Wars entitled to pensions under the general pension law. Members of the Regular Establishment whose disabilities result from extra-hazardous peacetime service are also entitled to wartime rates; otherwise, to peacetime rates which are 75 percent of the payments for similar war-service-connected disabilities. The maximum rates are set at \$300 a month for wartime or extra-hazardous peacetime service, and \$225 for peacetime service-connected disability. Only the wartime rates are cited below.

The monthly amount which is payable to a veteran who has lost, or lost the use of, both hands, both feet, or a hand and a foot, or who is so helpless as to require a regular nurse

or attendant, has been increased from \$165 to \$200. If, however, the veteran has lost two extremities so that he has no natural elbow or knee action with prosthesis in place, he will now receive \$235 a month; if the amputation is so near the shoulder or hip as to prevent use of an artificial limb, his monthly payment is \$265.

Similarly, the previous legislation provided only one rate—\$190—for blindness of both eyes, with light perception only. The new act provides rates for three degrees of blindness: \$200 a month for blindness in both eyes with visual acuity of 5/200 or less; \$235 for blindness necessitating regular aid or attendance; and \$265 for anatomic loss of both eyes. The first two grades of blindness correspond to provisions in the World War Veterans' Act, 1924, as amended; the third is a new and higher rate. A new rate of \$300 per month is also established for total deafness in combination with total blindness.

No change is made in the amount awarded—\$35 a month in addition to the basic monthly pension for general disability—to a veteran who has suffered the loss, or loss of use, of one foot or one hand or one eye. However, the veteran will receive the \$35 for each such loss—up to the maximum of \$300—if the loss is incurred in addition to another specific disability. If, for example, he had lost both hands, the statutory rate for this specific disability would be \$200 a month; but if he had also lost a foot and the sight of one eye he would receive two additional allowances of \$35, or a total of \$270.

(Continued from page 2)

ers have made them eligible for benefits at the maximum amount.

OLD-AGE AND SURVIVORS insurance in September showed the combined effects of the postwar retirement of older workers, the decline in war-connected deaths, and the seasonally low death rates of the summer months. More than half the increase from August in number of benefits in force represented primary benefits, and the latter formed a higher proportion of the total number of awards than in any month since 1940. Somewhat

fewer benefit awards were made than in August, though 1,500 more primary benefits were awarded; 46 percent of all awards went to retired workers, as against 34 percent in September 1944. At the end of September, benefits were in force for 1.4 million persons at a monthly amount of \$25.2 million.

IN SEPTEMBER, for the first time since June 1942, the number of persons receiving old-age assistance increased slightly. In fact the number of recipients rose under all programs but aid to the blind, in which a change in administrative procedures in one

State caused the country-wide total to decline despite slight increases in 23 States. Although the number of recipients of general assistance increased by only 2,000, almost two-thirds of the States reported heavier case loads. Information from large cities reporting to the Bureau of Public Assistance indicates that the program was already reflecting the effects of cut-backs in war industries.

As in August, expenditures for assistance increased under all programs. Payments in the country as a whole totaled \$83 million, \$5 million more than in September a year ago.

Financial and Economic Data

For the Nation as a whole, neither the reduction in the number of wage earners nor the decrease in the amount of take-home pay since the surrender of Japan was reflected in September retail sales; consumer expenditures appeared to be at an even higher level than in the corresponding period of 1944, even though retail prices have increased. From August to September, the number of employed wage earners dropped by more than 2¼ million. Because more than half this number left the labor force, either to return to school or for other reasons, unemployment increased by only 820,000—about the same number as were unemployed in the week before VJ-day. During the period following VJ-day, there was a marked reduction in the number of hours worked in nonagricultural industries, and the Bureau of Labor Statistics index of manufacturing pay rolls dropped sharply.

Table 4.—Average indexes of industrial production, munitions production, wage earners, wage-earner pay rolls, and Federal insurance contributions, by specified period, 1939–45

[Corrected to Oct. 31, 1945]

Year and quarter	Average index of—				Federal insurance contributions ⁴ (in millions)
	Industrial production ¹	Munitions production ²	Wage earners ³	Wage-earner pay rolls ³	
1939.....	100	-----	100.0	100.0	\$567.6
1940.....	125	-----	107.5	114.5	637.3
1941.....	162	-----	132.1	167.5	789.3
1942.....	199	55	154.0	245.2	1,012.5
1943.....	239	100	177.7	334.4	1,239.5
1944					
First.....	239	105	176.0	348.7	349.6
Second.....	236	106	169.6	339.5	348.8
Third.....	234	109	167.2	333.5	326.7
Fourth.....	232	108	163.5	334.6	272.9
1945					
First.....	231	105	161.5	333.0	361.4
Second.....	225	100	153.0	313.7	352.0
Third.....	⁵ 200	⁵ 70	⁵ 136.5	⁵ 265.0	(⁶)

¹ Based on unadjusted monthly index of Federal Reserve Board; 1935=100.

² Based on War Production Board index; 1943=100.

³ Based on BLS unadjusted monthly index of weekly wages and wage-earner pay rolls in manufacturing industries; 1939=100.

⁴ Contributions shown for quarter are based on wages earned in that quarter, but contributions are actually collected in the following quarter. Thus \$352 million was collected in the third quarter of 1945 but was based on earnings in the second quarter of 1945.

⁵ Preliminary.

⁶ Not available.

The rate at which the indexes have declined is indicated by the combined index of industrial production (Federal Reserve Board), which moved downward slightly in the first 6 months of this year, then dropped 11 percent in August and another 8 percent in September (table 4). The chief factor in the declines was the curtailment in the munitions group of industries, in which employment fell by 2 million after VJ-day. A few manufacturing industries, on the other hand, such as apparel, food, and tobacco, took on some additional workers.

At the end of September, unemploy-

ment compensation claims were most numerous in Buffalo, Chicago, Detroit, Los Angeles, Newark, New York, and Pittsburgh. The States of Illinois, Michigan, California, New Jersey, New York, and Pennsylvania accounted for about three-fourths of all State withdrawals from the unemployment trust fund from July through September.

In September, all States combined withdrew \$55 million, more than double the amount in August. Michigan, with the largest number of claims, continued to make by far the largest withdrawals; in September, that State alone withdrew almost one-

Table 5.—Cash income and outgo:¹ Total Federal and Social Security Board programs, 1944 and first 3 quarters of 1945

Classification	1944	1945		
		January-March	April-June	July-September
Cash income.....	\$48,885	\$15,368	\$13,287	\$12,259
Social security.....	2,816	677	708	698
Federal insurance contributions.....	1,316	273	361	352
Federal unemployment taxes.....	183	137	17	17
Deposits in unemployment trust fund ²	1,317	267	330	329
Other.....	46,069	14,691	12,579	11,561
Cash outgo.....	95,445	23,997	25,273	22,505
Social security ³	750	198	203	267
Social Security Board.....	471	112	112	124
Administrative expenses.....	23	6	7	6
Grants to States.....	447	106	105	117
Public assistance ⁴	412	97	98	105
Unemployment compensation administration.....	36	9	8	12
State withdrawals from unemployment trust fund.....	63	22	22	91
Old-age and survivors insurance benefits.....	209	62	67	70
Administrative expenses, Department of the Treasury ⁵	7	2	2	2
Other.....	94,695	23,799	25,070	22,218

¹ Cash income and outgo represent flow of cash, exclusive of borrowed cash, into and out of Treasury. Data include expenditures from trust funds, exclude transactions between Government agencies (i. e., transfers to trust accounts from general funds, investment of funds in special issues, repayment of sums borrowed) and other transactions, such as sums or redemption of public debt obligations other than redemptions of adjusted-service bonds. Data thus differ from those in *Daily Statement of the U. S. Treasury*, which presents Government's budgetary position for July-September 1945 as follows: total receipts \$10,882 million and total expenditures \$22,523 million.

² Deposits by States of contributions collected under State unemployment compensation laws.

³ Federal expenditures administered chiefly by Social Security Board. Includes administrative expenses of Bureau of Census in connection with searching census records for old-age and survivors insurance; these expenses amounted to less than \$500,000 in each fiscal year.

⁴ Old-age assistance, aid to dependent children, aid to the blind.

⁵ In connection with old-age and survivors insurance. Source: Total Federal cash income and outgo from *Bulletin of the Treasury Department*, other data from *Daily Statement of the U. S. Treasury*.

Table 6.—Social security trust fund investments and the interest-bearing public debt, July-September 1945

Item	Investments as of June 30, 1945		Net acquisitions, July-September	Investments as of Sept. 30, 1945	
	Amount (in millions)	Average interest rate (percent)		Amount (in millions)	Average interest rate (percent)
Total interest-bearing public debt.....	\$256,357	1.936	\$3,273	\$259,630	1.943
Securities acquired by social security trust funds:					
Old-age and survivors insurance trust fund.....	6,546	2.127	273	6,819	2.116
Unemployment trust fund.....	7,507	1.923	266	7,573	1.921
All other interest-bearing securities.....	242,504	-----	2,734	245,238	-----

Source: *Daily Statement of the U. S. Treasury*.

third of the total withdrawn. New York, California, Illinois, Pennsylvania, and New Jersey made the next largest withdrawals, in that order. Since this was the last month of the quarter, State deposits in the fund were low and withdrawals exceeded deposits by \$46 million. Because only a small uninvested balance is held in the fund, \$20 million of certificates of indebtedness were redeemed to aid in financing September withdrawals. Financial operations during the month reduced the fund's assets by \$14 million (table 10).

Assets of the old-age and survivors insurance trust fund also declined during the month. Collections of Federal insurance contributions are small in the last month of a quarter, and September benefit payments were much larger than receipts. Unexpended balances in the fund were more than ample, however, both to meet the month's expenditures and to permit the acquisition of \$273 million of Government securities (table 9).

Cash income and outgo of the Federal Government in September reflected the extensive cancellation of war supply contracts; both cash income of \$5.6 billion and cash outgo of \$6.7 billion were below the levels of September 1944 and 1943. During the fiscal year 1944-45—the last full war year—monthly cash outgo averaged \$8 billion; total cash expenditures in the year were \$96 billion and cash receipts, \$51 billion. Cash income and outgo under the social security programs administered by the Social Security Board continued to represent only a small fraction of Federal financial operations. From July 1, 1941, to June 30, 1945, Federal cash outlays aggregated \$305 billion; of these, expenditures for war activities represented about 90 percent, those for the social security programs about 1 percent, and interest on the public debt about 3 percent.

Federal expenditures for the social security programs increased 44 percent during the 4-year period. Receipts under social security programs also reached record heights but, as in the case of expenditures, were overshadowed by the \$140 billion total receipts of the Federal Government. The receipts of the two social security trust funds not needed for current benefit payments are invested in Government securities, and in these 4 years the two funds absorbed \$9 billion, or 4 percent of the increase in

Table 7.—Contributions and taxes under selected social insurance and related programs, by specified period, 1943-45

[In thousands]

Period	Retirement, disability, and survivor programs			Unemployment insurance programs		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions
Fiscal year:						
1943-44.....	\$1,292,122	\$445,951	\$267,065	\$1,353,272	\$179,909	\$121,518
1944-45.....	1,309,919	486,719	285,038	1,251,958	184,544	131,993
3 months ended:						
September 1943.....	333,227	242,895	62,321	351,379	12,341	26,249
September 1944.....	348,845	269,196	72,513	337,183	15,342	34,260
September 1945.....	352,036	324,479	69,174	329,292	16,834	32,820
1944						
September.....	3,814	24,592	56,936	4,369	666	33,105
October.....	55,427	23,305	1,464	169,221	3,160	48
November.....	267,340	24,068	14,414	143,760	11,154	1,110
December.....	3,974	24,226	55,235	5,899	919	31,761
1945						
January.....	33,275	24,230	1,158	132,093	13,232	31
February.....	222,056	24,707	4,679	127,303	114,251	724
March.....	17,640	23,846	65,484	5,162	9,729	31,471
April.....	41,157	26,498	1,465	158,365	2,845	359
May.....	315,615	24,808	8,587	167,886	12,337	2,215
June.....	4,591	21,803	60,041	5,085	1,575	30,013
July.....	61,501	271,976	1,478	173,103	2,988	50
August.....	285,803	25,236	8,299	150,319	12,088	1,369
September.....	4,731	27,267	69,397	5,870	1,768	31,401

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

² Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions have been made in July for the entire fiscal year.

³ Represents contributions plus penalties and interest collected from employers and contributions from employees in 4 States, deposited in State clearing accounts. Includes amounts transferred from State accounts to railroad unemployment insurance account in the Federal unemployment trust fund. Data reported by State agencies, corrected to Oct. 31, 1945.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Represents July contributions of \$24.4 million from employees, and contributions for fiscal 1945-46 of \$246.4 million from the Federal Government and of \$1.2 million from the District of Columbia for certain District government employees.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Erratum: In the September and the October issues, footnote 3, line 3, should have read "in 4 states."

Table 8.—Federal appropriations and expenditures under programs ¹ administered by the Social Security Board, by specified period, 1944-46

[In thousands]

Item	Fiscal year 1944-45		Fiscal year 1945-46	
	Appropriations ²	Expenditures through September ³	Appropriations ²	Expenditures through September ³
Total.....	\$709,659	\$717,774	\$787,015	\$195,479
Administrative expenses.....	25,611	6,603	23,015	8,538
Federal Security Agency, Social Security Board ⁴	25,446	4,763	22,870	6,229
Department of Commerce, Bureau of the Census.....	165	30	145	22
Department of the Treasury ⁵	(⁶)	1,810	(⁶)	2,287
Grants to States.....	444,214	112,021	463,000	117,417
Old-age assistance.....		85,283		88,452
Aid to dependent children.....	409,800	14,106	431,000	14,190
Aid to the blind.....		2,647		2,456
Unemployment compensation administration.....	734,414	9,986	32,000	12,319
Benefit payments, old-age and survivors insurance.....	239,834	53,150	301,000	69,524

¹ Excludes war emergency programs.

² Excludes unexpended balance of appropriations for preceding fiscal year. Appropriation for administrative expenses for 1944-45 includes overtime pay; for 1945-46 excludes overtime pay.

³ Based on checks cashed and returned to Treasury. Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

⁴ Represents appropriations and expenditures for salaries and some miscellaneous items; excludes other miscellaneous expenditures of the Board made from Federal Security Agency appropriations. Includes amounts expended by the Board in administering old-age and survivors insurance, reimbursed from old-age and survivors insurance trust fund to general fund of Treasury.

⁵ Represents amounts expended by Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from old-age and survivors insurance trust fund to general fund of Treasury.

⁶ Not available because not separated from appropriations for other purposes.

⁷ Includes \$4,417,892 transferred from War Manpower Commission as reimbursement for expenditures for employment office facilities and services.

⁸ Represents actual payments during 1944-45 from old-age and survivors insurance trust fund.

⁹ Represents estimated expenditures as shown in 1945-46 budget.

Source: Federal appropriation acts and 1945-46 budget (appropriations); *Daily Statement of the U. S. Treasury* (expenditures).

the public debt. The average interest rate on the public debt declined from 2.5 to 1.9 percent between 1941 and 1945, and interest rates on trust fund investments decreased correspondingly.

Table 9.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-45

(In thousands)

Period	Receipts		Expenditures		Assets			
	Appropriations to trust fund ¹	Interest received ²	Benefit payments ³	Reimbursement for administrative expenses ⁴	Net total of U. S. Government securities acquired ⁵	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-September 1945.....	\$7,373,333	\$537,755	\$853,010	\$160,372	\$6,819,281	\$39,074	\$39,351	\$6,897,706
Fiscal year:								
1943-44.....	1,292,123	103,177	184,597	32,607	1,172,036	21,384	16,136	5,446,391
1944-45.....	1,309,919	123,864	239,834	26,950	1,137,411	35,092	32,007	6,613,381
3 months ended:								
September 1943.....	333,227	562	41,936	8,468	262,051	24,468	28,328	4,551,682
September 1944.....	348,845	3,718	53,150	7,312	267,964	26,898	34,760	5,738,492
September 1945.....	352,036	9,242	69,524	7,428	273,000	39,074	39,351	6,897,706
1944								
September.....	3,814	3,714	18,402	2,437	279,964	26,898	34,760	5,738,492
October.....	55,427		19,204	1,869		26,686	69,326	5,772,846
November.....	267,340		18,996	1,869		28,680	313,806	6,019,320
December.....	3,974	2,530	19,248	1,869	260,000	29,418	8,455	6,004,707
1945								
January.....	33,275	4,938	20,032	2,307	-13,000	30,376	35,371	6,020,582
February.....	222,056		19,431	2,307		32,936	234,129	6,220,899
March.....	17,640	7,673	22,751	2,307	200,000	32,256	35,065	6,221,155
April.....	41,157		21,820	2,370		33,427	50,860	6,238,121
May.....	315,615		22,848	2,370		33,569	341,115	6,528,518
June.....	4,591	105,000	22,554	2,370	392,447	35,092	32,007	6,613,381
July.....	61,501		23,139	2,476		35,038	67,048	6,649,287
August.....	285,803		22,888	2,476		38,021	325,494	6,929,706
September.....	4,731	9,242	23,497	2,476	273,000	39,074	39,351	6,897,706

¹ Equals taxes collected under the Federal Insurance Contributions Act.² Interest on investments held is credited annually in June; on investments redeemed, in month of redemption.³ Based on checks cashed and returned to Treasury.⁴ Figures for October-December 1944, in addition to usual bookkeeping adjustment for April-June quarter, include additional bookkeeping adjustments for

expenditures for fiscal years 1941-42, 1942-43, and 1943-44. Figures in table do not reflect actual outlays in the respective years.

⁵ Minus figures represent net total of notes redeemed; includes accrued interest.

Source: Daily Statement of the U. S. Treasury.

Table 10.—Status of the unemployment trust fund, by specified period, 1936-45

(In thousands)

Period	Total assets at end of period	Net total of Treasury certificates and bonds acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936-September 1945.....	\$7,596,118	\$7,573,173	\$22,944	\$8,869,841	\$470,976	\$2,420,337	\$6,920,534	\$532,010	\$34,375	\$44,801	\$675,582
Fiscal year:											
1943-44.....	5,878,778	1,503,000	8,778	1,349,307	88,526	90,000	5,380,403	109,375	8,001	501	498,375
1944-45.....	7,315,288	1,437,173	8,084	1,256,003	113,140	70,492	6,679,108	118,794	10,502	785	636,150
3 months ended:											
September 1943.....	4,746,325	373,000	6,325	352,192		13,513	4,341,249	23,624		137	405,077
September 1944.....	6,248,160	375,000	3,160	342,273		12,697	5,709,979	30,835		89	538,180
September 1945.....	7,596,118	266,000	22,944	329,497	3,494	91,565	6,920,534	20,538	327	182	675,582
1944											
September.....	6,248,160	34,000	3,160	6,878		4,216	5,709,979	20,795		48	538,180
October.....	6,301,412	23,000	33,412	57,245	756	4,882	5,763,098	43	69	43	538,313
November.....	6,550,190	278,000	4,190	252,416		4,593	6,010,922	999		45	539,268
December.....	6,583,434	33,000	4,434	7,071	2,336	4,910	6,015,418	28,585	216	53	568,016
1945											
January.....	6,674,828	74,000	21,828	43,537	50,165	6,970	6,102,174	27	4,637	100	572,654
February.....	6,880,453	220,000	7,453	211,822		6,758	6,307,239	652		92	573,214
March.....	6,914,989	35,000	3,989	11,546	2,702	7,970	6,313,317	28,324	250	116	601,672
April.....	6,936,109	25,000	20,109	46,955		6,137	6,354,135	324		55	601,974
May.....	7,226,959	283,000	7,959	276,077		7,280	6,222,933	2,117		65	604,026
June.....	7,315,288	88,173	8,084	7,261	57,180	8,296	6,679,109	26,888	5,330	96	636,148
July.....	7,372,826	35,000	30,653	62,778		14,932	6,726,955	45		41	645,870
August.....	7,610,393	251,000	17,219	257,968		21,593	6,963,330	1,232		41	647,061
September.....	7,596,118	-20,000	22,944	8,750	3,494	55,040	6,920,534	28,261	327	100	675,582

¹ Includes accrued interest.² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$106,372,000, of which \$101,000 was transferred from Kentucky account in July 1945.³ Includes transfers from railroad unemployment insurance administration fund amounting to \$47,649,000.

Source: Daily Statement of the U. S. Treasury.

Recent Publications in the Field of Social Security*

Social Security Board

U. S. LAWS, STATUTES, ETC. *Compilation of the Social Security Laws, Including the Social Security Act, as Amended and Related Enactments Through May 1, 1945.* Compiled by the Social Security Board. Washington: U. S. Govt. Print. Off., 1945. 94 pp. 15 cents.

U. S. SOCIAL SECURITY BOARD. BUREAU OF OLD-AGE AND SURVIVORS INSURANCE. ANALYSIS DIVISION. *Adjudicating Permanent Disability in Social Insurance Programs.* Baltimore: The Bureau, 1945. 15 pp. Processed.

An interpretative summary of a 1937 study by the International Labor Office entitled "The Evaluation of Permanent Incapacity for Work in Social Insurance," which discusses the chief problems faced by various countries in adjudicating disability claims and compares the methods employed to solve these claims. Free distribution; requests should be addressed to the Bureau of Old-Age and Survivors Insurance, Social Security Board, Baltimore 2, Md.

General

ALTMAYER, ARTHUR J. "Ten Years of Social Security." *Survey Graphic*, New York, Vol. 34, Sept. 1945, pp. 368-371 ff. 30 cents.

The philosophy and operation of our social security program.

BURROWS, RAYMOND. *Social Security and the National Income.* Johannesburg, South Africa; South Africa Institute of Race Relations, 1944. 36 pp. (New Africa Pamphlet No. 5.) 1s.

Compares and analyzes the social security proposals of the Social Security Committee, the Social and Economic Planning Council, and the Parliamentary Select Committee, with special emphasis on the financial aspects.

"Dominion-Provincial Conference on Reconstruction." *The Labour Gazette*, Ottawa, Vol. 45, Sept. 1945, pp. 1280-1306. 20 cents a year.

Outlines the broad program of

* The inclusion of prices of publications in this list is intended as a service to the reader, but any orders must be directed to publishers or booksellers and not to the Social Security Board or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

social and economic legislation proposed by the Federal Government for consideration at the Conference. The social security measures include a national health program, national old-age pensions, and unemployment assistance benefits to supplement the existing unemployment insurance system.

The Economic Almanac for 1945-46: A Handbook of Useful Facts About Business, Labor and Government in the United States and Other Areas. New York: National Industrial Conference Board, 1945. 442 pp. \$5.

HARRIS, SEYMOUR E., Editor. *Economic Reconstruction.* New York: McGraw-Hill Book Company, Inc., 1945. 424 pp. \$3.75.

Twenty-three studies of the transitional and long-run problems of the reconversion; covers wages, employment, the liquidation of war plants, agriculture, social security, monetary and fiscal policy, and international economic relations. Eveline M. Burns discusses social security.

INTERNATIONAL LABOR OFFICE. *Director's Report.* Montreal: The Office, 1945. 163 pp. (International Labour Conference. Twenty-Seventh Session, Paris, 1945. Report I.) \$1. Summarizes world trends in social policy and legislation and reviews the work of the ILO.

LABOR RESEARCH ASSOCIATION. *Labor Fact Book 7.* New York: International Publishers, 1945. 208 pp. \$2.25.

A biennial volume dealing with the development and work of the trade unions, labor relations, social conditions, agriculture, and farm programs. Discusses briefly labor developments in Canada and South America.

LAFITTE, FRANÇOIS. *Britain's Way to Social Security.* London: Pilot Press, 1945. 110 pp. (Target for Tomorrow.) 6s.

Traces the development of British social insurance and assistance programs, pointing out the more important deficiencies. Analyzes and compares the Beveridge and Government proposals for an expanded social insurance system and sets forth certain objectives for future action. Includes a discussion of the recently enacted children's allowance legislation.

NEW ZEALAND. SOCIAL SECURITY DEPARTMENT. *Report for the Twelve Months Ended 31st March, 1945.* Wellington: E. V. Paul, 1945. 5 pp. 6d.

QUIROS, JUAN BERNALDO. *El Seguro Social en Iberoamerica.* Mexico, D. F.: El Colegio de Mexico, 1945. 93 pp. (Jornadas 44.)

A survey, by type of program, of the development of social insurance systems in South and Central America.

"Síntesis Histórica de la Caja de Seguro Obligatorio." *Unidad* (Revista de los Empleados de la Caja de Seguro Obligatorio), Santiago, Chile, Vol. 5, June 1945, pp. 13-33.

Traces in considerable detail the evolution of Chile's Compulsory Insurance Fund, including its legislative history. Illustrated with numerous photographs and with reproductions of the various stamps that have been used in collecting contributions.

U. S. DEPARTMENT OF AGRICULTURE. BUREAU OF AGRICULTURAL ECONOMICS. *Impact of the War on the Financial Structure of Agriculture.* Washington: U. S. Govt. Print. Off., 1945. 119 pp. (U. S. Department of Agriculture. Miscellaneous Publication No. 567.) 35 cents.

The nature and extent of wartime changes in the financial structure of agriculture, the economic significance of these changes, and some possible postwar developments.

Old-Age and Survivors Insurance

AMERICAN TRADE ASSOCIATION EXECUTIVES. COMMITTEE ON OFFICE MANAGEMENT AND PROCEDURES. *Retirement Plans for Trade Associations.* Washington: American Trade Association Executives, 1945. 103 pp. Processed. \$1.50.

A comparative outline of 15 plans in actual use and one prepared as a basic plan for use by trade associations.

"Approval of Pensions and Profit Sharing Plans." *The Journal of Commerce*, New York, Vol. 204, May 15, 1945. Second section. \$1.

A collection of 30 articles on various phases of establishing, financing, and operating private pension plans.

Employment Security

COMMITTEE FOR ECONOMIC DEVELOPMENT. RESEARCH COMMITTEE. *The Problem of Changeover Unemployment.* New York: The Committee, 1945. 23 pp. Processed.

A "statement on national policy" recommending "specific actions to assist the speedy transfer of demobilized soldiers and war workers to peacetime pursuits and to make adequate provisions for the temporarily unemployed."

CONGRESS OF INDUSTRIAL ORGANIZATIONS. DEPARTMENT OF RESEARCH

AND EDUCATION. *Guaranteed Wages the Year Round*. Washington: The Congress, 1945. 24 pp. 10 cents.

A short, popularly written explanation of the plan for guaranteed annual wages and how it would benefit both the worker and the Nation.

COULTER, JOHN LEE. *Postwar Fiscal Problems and Policies; An Objective Critical Correlation of Divergent Studies and Views*. New York: Committee of Americans, Inc., 1945. 106 pp.

A survey of the more important approaches to fiscal policy and planning for full employment.

"Five Views on the Murray Full Employment Bill." *Review of Economic Statistics*, Cambridge, Mass., Vol. 27, Aug. 1945, pp. 101-116. \$5 a year.

A symposium presenting varying views by Alvin H. Hansen, Seymour E. Harris, Gottfried Haberler, Sumner H. Slichter, and Malcolm P. McNair.

HABER, WILLIAM. "Reconversion Is Not Enough." *Survey Graphic*, New York, Vol. 34, Oct. 1945, pp. 389-391 ff. 30 cents.

Forecasts large-scale unemployment in 1946 and discusses the President's reconversion program as outlined in his message to Congress.

HALL, HELEN. "Empty Pay Envelopes—and Peace." *Survey Graphic*, New York, Vol. 34, Oct. 1945, pp. 394-396. 30 cents.

A settlement worker cites actual case histories to show that high wartime wages do not mean large savings for workers.

INTERNATIONAL LABOR OFFICE. *The Maintenance of High Levels of Employment During the Period of Industrial Rehabilitation and Reconversion*. Montreal: The Office, 1945. 181 pp. (International Labour Conference. Twenty-Seventh Session, Paris, 1945. Report II.) \$1.

Discusses the economic factors determining the general level of employment, the effect of wartime changes in the structure and location of industry, and the special problems arising out of shortages in the supply of raw materials, sources of power, productive equipment, and special labor skills. Considers the development of policies, national and international, for private and public investment, consumer-spending, prices, wages and hours, organization of employment, and income maintenance. Includes a draft recommendation for consideration at the Paris Conference.

JAFFE, A. J., and WOLFBEIN, SEYMOUR L. "Internal Migration and Full Employment in the U. S." *Journal of the American Statistical Association*

tion, Menasha, Wis., Vol. 40, Sept. 1945, pp. 351-363. \$1.50.

The factors which will lead to internal migration during the postwar period.

McNAIR, MALCOLM P. "The Full Employment Problem." *Harvard Business Review*, Boston, Vol. 24, Autumn 1945, pp. 1-21. \$1.50

Presents, in outline form, five major "questions and answers which have been formulated by many persons of different shades of opinion."

MURRAY, PHILIP. "An Economic Bill of Rights." *Survey Graphic*, New York, Vol. 34, Oct. 1945, pp. 397-399 ff. 30 cents.

Urges the establishment now of the right of every American to work, steady wages, fair profits, and a rising living standard.

MYERS, ROBERT J., and TOLLES, N. ARNOLD. "Income From Wages and Salaries in the Postwar Period." *Monthly Labor Review*, Washington, Vol. 61, Sept. 1945, pp. 401-413. 30 cents.

"1945 Amendments to U. C. Law." *U. C. C. Quarterly* (Unemployment Compensation Commission of North Carolina), Raleigh, Vol. 3, Summer 1945, pp. 62-63.

Summary of North Carolina amendments.

"The Road to Freedom—Full Employment." *The New Republic*, New York, Vol. 113, Sept. 24, 1945, Part 2, pp. 395-415. 15 cents.

This special section is the work of a group of writers which includes Heinz Eulau, Mordecai Ezekiel, Alvin H. Hansen, James Loeb, Jr., and George Soule. They analyze the full employment bill, explain how the National Production and Employment Budget would function, discuss possible policies for government and for business, and propose a Government-sponsored program for a free democratic society.

"Should Congress Pass the Murray 'Full Employment' Bill?" *Congressional Digest*, Washington, Vol. 24, Oct. 1945. Entire issue. 50 cents. Brief background discussion with the main arguments for and against the proposal.

SIMONS, HENRY C. "The Beveridge Program: An Unsympathetic Interpretation." *Journal of Political Economy*, Chicago, Vol. 53, Sept. 1945, pp. 212-233. \$1.

An analysis of *Full Employment in a Free Society*.

"Small USES Offices—Problems and Prospects." *Manpower Review*, Washington, Vol. 12, Sept. 1945, pp. 3-28. 10 cents.

U. S. CONGRESS. SENATE. COMMITTEE ON BANKING AND CURRENCY. *Basic Facts on Employment and Produc-*

tion. Washington: U. S. Govt. Print. Off., 1945. 35 pp. (79th Cong., 1st sess., Senate Committee Print. No. 4.)

Summary figures on population and the labor force, employment, production, income and expenditures, prices, consumer credit, wage rates and earnings, Federal Government receipts, expenditures and debt, and foreign trade.

WITHERS, WILLIAM. "How Much Unemployment?" *The New Republic*, New York, Vol. 113, Oct. 15, 1945, pp. 490-493. 15 cents.

Analysis of various estimates of employment in 1946, with special consideration of the groups of workers who may withdraw from the labor force.

Public Welfare and Relief

INDIANA. WELFARE INVESTIGATION COMMISSION. *Official Report*. Indianapolis: The Commission, 1944. 30 pp.

The report and recommendations of a special commission appointed to investigate the administration of public welfare in Indiana.

INTERNATIONAL LABOR OFFICE. *Protection of Children and Young Workers*. Montreal: The Office, 1945. 192 pp. (International Labour Conference. Twenty-Seventh Session, Paris, 1945. Report III.) \$1.25.

"A general survey of all the problems arising out of the training of children for future employment and citizenship and the protection of young persons who are already in employment." Includes the draft of a "Children's Charter" for consideration by the Conference which declares that "Governments should accept responsibility for assuring the health, welfare and education of all children and young persons and the protection of all youthful workers regardless of race, creed, colour or family circumstances, both by national action and by appropriate measures of international cooperation."

NEW MEXICO. DEPARTMENT OF PUBLIC ASSISTANCE. DIVISION OF RESEARCH AND STATISTICS. *Trends in Public Assistance Administered by the New Mexico Department of Public Welfare, July 1, 1942-June 30, 1945*. Santa Fe: The Department, 1945. 23 pp. Processed.

STERN, LEON THOMAS. *Sixty-Five and Over*. Philadelphia: Social Service Committee, Philadelphia Yearly Meeting of Friends, 1945. 34 pp.

Considers the problems of old age and the care and services now provided by public and private agencies.

U. S. ARMY SERVICE FORCES. OFFICE OF DEPENDENCY BENEFITS. *Third Annual Report . . . Fiscal Year Ending 30 June 1945*. Newark, N. J., 1945. 58 pp.

WOMAN'S FOUNDATION. COMMITTEE ON REORGANIZATION OF COMMUNITY SERVICES. *Reorganization of Community Services*. New York: The Foundation, 1945. 32 pp.

Recommendations for the reorganization and integration of education, health, welfare, recreation, and social insurance services at community, State, and Federal levels. Proposes a new cabinet post in the Federal Government, and describes the "relationship of the Social Security Board to the States and through them to the local community" as having been such, "in the majority of instances, as to inspire confidence in the possibilities of Federal cooperation and leadership in other community services."

Health and Medical Care

BOAS, ERNST P. "The People, the Physician and the Health of the Nation." *Tomorrow*, New York, Vol. 5, Nov. 1945, pp. 5-9. 35 cents.

Discusses the reasons for the present inequality in distribution of medical care and urges the adoption of a federally directed national health insurance program.

CHISHOLM, F. R. "A National Health Service." *New Zealand Medical Journal*, Wellington, Vol. 44, Aug. 1945, pp. 185-193. 2s. 6d.

Outlines the organization, administration, and objectives of a national health service for New Zealand.

EMERSON, HAVEN, and LUGINBUHL, MARTHA. *Local Health Units for the Nation*. New York: The Commonwealth Fund, 1945. 333 pp. \$1.25.

A study by the Subcommittee on Local Health Units of the American Public Health Association. Presents a picture of contemporary local health services—their adequacies and inadequacies, the number and kind of personnel, the cost, and organization—in the Nation and in each State. Suggests a new design in administrative organization units for covering

the entire population with full time minimum local health service. A final chapter analyzes existing laws and suggests permissive legislation for States that lack authority to create such local health units.

FISHBURN, MORRIS; MCCORMICK, E. J.; CRUIKSHANK, NELSON; and BOAS, ERNST P. "Should We Have Compulsory Federal Sickness Insurance?" Washington: Ransdell, Inc., 1945. 15 pp. (*American Forum of the Air*, Vol. 7, Aug. 28, 1945.) 10 cents.

GLOVER, KATHERINE, and HARDING, T. SWANN. "Better Health for Country Folks." *Survey Graphic*, New York, Vol. 34, Sept. 1945, pp. 372-375. 30 cents.

Describes experiments in Georgia and New Mexico in providing rural groups with medical care.

GREAT BRITAIN. INDUSTRIAL HEALTH RESEARCH BOARD. *Why Is She Away? The Problem of Sickness Among Women in Industry*. London: H. M. Stat. Off. 1945. 22 pp. (Conditions for Industrial Health and Efficiency. Pamphlet 3.) 4d.

An analysis of absence records showing what illnesses women workers had and which were longest and most frequent; how sickness absence is affected by hours of work, length of service, and age; and how rates for married and single women differ.

IRWIN, VERN D. "Service To Be Rendered Under a National Dental Care Program." *Journal of the American Dental Association*, Chicago, Vol. 32, Oct. 1, 1945, pp. 1247-1250. 50 cents.

LEONARD, RICHARD C. "Administration of a National Dental Care Program." *Journal of the American Dental Association*, Chicago, Vol. 32, Oct. 1, 1945, pp. 1251-1255. 50 cents.

MONTGOMERY, JAMES E. "Experimenting in Rural Health Organization." *Rural Sociology*, Raleigh, N. C., Vol. 10, Sept. 1945, pp. 296-308. 75 cents. Analyzes the Newton County (Miss.) Health Services Association, Inc., initiated by the U. S. Department of Agriculture, setting forth the main features of the program and showing

to what extent it met the needs of the county.

NATIONAL ASSOCIATION OF INSURANCE COMMITTEES. "Motions Before the Annual Meeting and the E. C. [Executive Committee] Report for 1944-45." *National Insurance Gazette*, London, Vol. 34, Sept. 27, 1945, pp. 459 ff. 6d.

The outstanding matters to be considered at the annual meeting are the shortage of civilian doctors and the proposed national health service. This issue of the *Gazette* also includes extracts from the Report of the Executive Committee of the Scottish Association of Insurance Committees.

PHYSICIANS FORUM FOR THE STUDY OF MEDICAL CARE. *For the People's Health*. New York: The Forum, 1945. 15 pp.

Presents the arguments for the Wagner-Murray-Dingell bill.

"Social Security Programme in Canada." *National Insurance Gazette*, London, Vol. 34, Sept. 13, 1945, pp. 442-443. 6d.

Summarizes planning for medical care and industrial injury insurance.

SCOTLAND. DEPARTMENT OF HEALTH. *Summary Report . . . for the Year Ended 30th June 1945*. Edinburgh: H. M. Stat. Off., 1945. 26 pp. (Cmd. 6661.) 6d.

SOUTH AFRICA. NATIONAL HEALTH SERVICES COMMISSION. *Report . . . on the Provision of an Organized National Health Service for All Sections of the People of the Union of South Africa, 1942-1944*. Pretoria: Govt. Printer, 1944. 219 pp. 10s. 6d.

A comprehensive survey of the health needs of the people and the extent to which they are being met by existing health services. Presents a detailed discussion of the organization, administration, and financing of the Commission's proposals for a national health program.

"Specialists' Economic Status." *Medical Economics*, Rutherford, N. J., Vol. 23, Oct. 1945, pp. 50-54. 25 cents.

Figures on 1943 income and expenses for 11 major groups of physicians.

(Continued from page 26)

ings in covered employment as well as the number of his dependents. Among the widows and children surveyed it was found that the deceased fathers whose wages were largest left more resources for their families than did the fathers who had had lower wages. As a result, family units similar in size received lower monthly

benefits when other assets were relatively small and larger monthly benefits when other assets were relatively large.

The average monthly wages of the workers who left three or more children of eligible age were lower than those of workers who left only one or two such children. It is not surprising, therefore, that the larger bene-

fiary groups in every survey had relatively less in income and assets than the smaller beneficiary groups. A further handicap of the larger beneficiary groups was that more of them lived alone. These findings suggest the need for some modification of the old-age and survivors insurance program to meet more fully the problems of the larger families.

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